

IRWIN & Associates, LLC

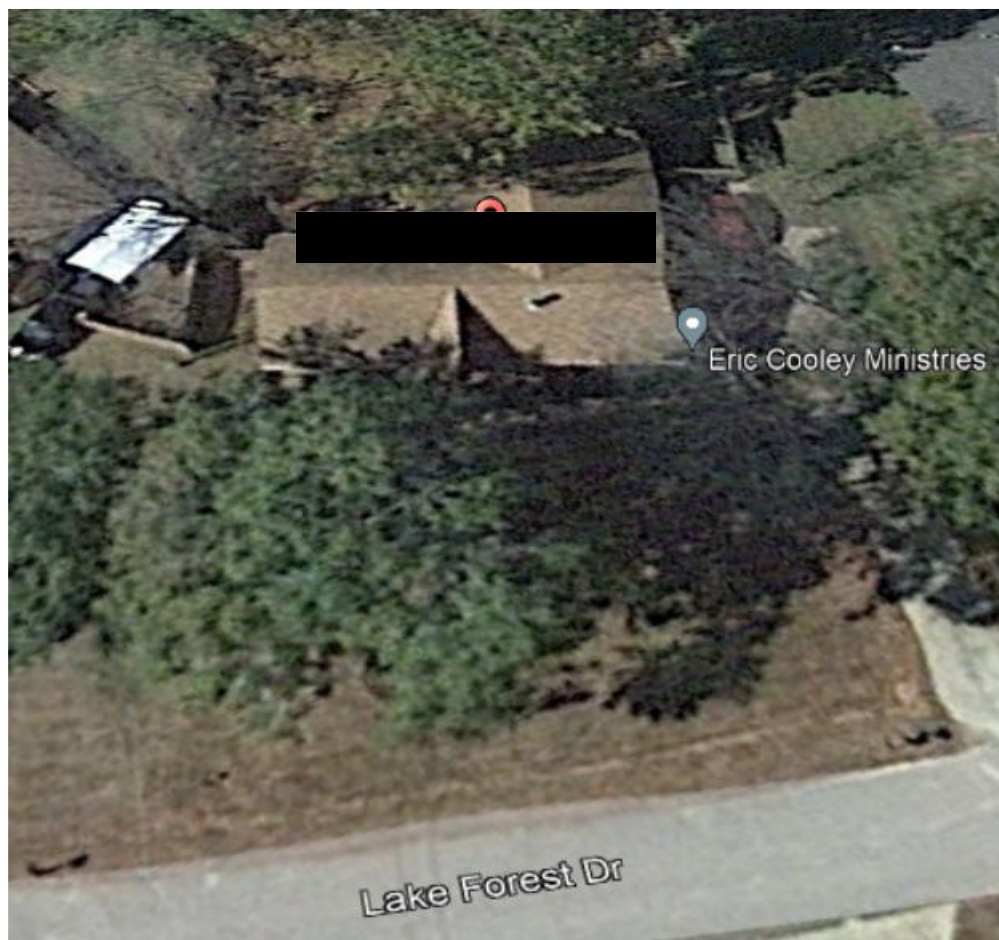
1901 Possum Hollow Road, Suite 200, Slidell, Louisiana 70458
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Building Consultation and Property Appraisal Report

Initial Report – August 26, 2022

INSURED:	Rev. Eric Cooley
INSURANCE COMPANY:	State Farm Insurance
CLAIM NUMBER:	24-8432-K60
POLICY NUMBER:	24-BL-U254-9
CAUSE OF LOSS:	Wind
DATE OF LOSS:	April 13, 2019
LOSS LOCATION:	[REDACTED]



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DESCRIPTION OF PROPERTY

The residence is a one-story, wood framed structure with brick veneer and wood panel siding exterior cladding, with a multi facet gable roof system covered with three-tab composition shingles.

GENERAL INFORMATION

Rev. Eric Cooley reportedly sustained damages to his residence from an April 13, 2019 storm. The loss was reported and presented the loss location and damages to the insurance company State Farm who inspected and opened up coverage to for the wind loss. Eric Cooley obtained the assistance of Complete Adjusting Services, a public adjusting and preloss consulting firm. Complete Adjusting inspected the loss location and presented an estimate of the damages. State Farm retained the services of an engineer from ProNet Group, Inc, where the engineer opined on some aspects of the loss location. Eric Cooley then retained the services of Hair Shunnarah Law, where they are representing Mr.Cooley in their claim and legal services. Hair Shunnarah Law requested the services of IRWIN & Associates to review and analysis the reports and estimates, and create a report and estimate based on the facts, evidence, and circumstances available.

DISCUSSED TOPICS

There are three main areas of discussion topics regarding what this report will address.

- Scope of damages related to the date of loss.
- A compliant and proper protocol of repair.
- Valuations of damages utilizing the ACV and RCV age, life & condition technique.

DOCUMENTS REVIEWED

1. State Farm Estimate
2. State Farm Estimate Revision
3. ProNet Engineer Report
4. Complete Adjusting Estimate
5. Complete Adjusting Photo Report
6. Roof Scope Report
7. NOAA
8. Vicksburg Contractor Requirements
9. Vicksburg Permit Fee Schedule
10. IRC & IBC Codes
11. HAAG Roofing Documents, Books, Technical Papers
12. Asphalt Roofing Manufacture Association Technical Papers
13. IICRC S500
14. American Institutes for CPCU – Property Technician Section on Scoping & Estimating

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WEATHER DATA

On April 13, 2019, in the Vickburg, Mississippi area, there were thunderstorms with winds reported at approximately 50 knots (57 miles per hour) as well as 1 inch hail and tornadoes reported from NOAA National Centers for environmental information.

According to NOAA they stated, "During the late afternoon of April 13 and into the evening and overnight, a strong spring storm system pushed across the Lower Mississippi Valley region and brought widespread severe weather, a regional tornado outbreak, and flash flooding. This event started over eastern Texas and steadily pushed eastward into the evening and overnight. Storms associated with this system started as a few line clusters then evolved into a full blown linear complex. Within this line, smaller bowing segments formed and it was these features that supported the regional outbreak of tornadoes. A total of 20 tornadoes occurred across our forecast area, six of which were rated as strong (EF2). In addition to the tornadoes, several reports of large hail were received along with many instances of wind damage. Heavy rainfall was also impactful and multiple inches of rain quickly fell across some locations and caused flash flooding, some of it extensive."

NOAA NATIONAL CENTERS FOR ENVIRONMENTAL INFORMATION
NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION

Home Content Us About NCEI Help

NCEI > Storm Events Database (Select State) > (Select Date/County/Event)

Storm Events Database

Data Access
Search
Bulk Data Download (CSV)
Storm Data Publication

Documentation
Database Details
Version History
Storm Data FAQ
NOAA's NWS Documentation
Tornado EF Scale
NOAA's SPC Reports
NOAA's SPC WCM Page
NOAA's NWS Damage Assessment Toolkit
NOAA's Tsunami Database
ESRI/FEMA Civil Air Patrol Images
SHELDUS
USDA Cause of Loss Data

Data Export: (current results)
CSV Download / Documentation

Storm Events Database
Search Results for Warren County, Mississippi

All Available Event Types
Due to changes in the methods used by the NWS to spatially locate Waterspouts, please query by state (FL, TX, VA, etc) for Jan 1996 through Sep 2001. Beginning October 2001, please query by Marine Zone (N. Atlantic, S. Atlantic, Gulf of Mexico, S. Pacific, N. Pacific, Alaskan Waters, Hawaiian Waters, Great Lakes, etc) using the drop-down box for "State/Zone".

Warren county contains the following zones:
Warren
9 events were reported between 04/12/2019 and 04/14/2019 (3 days)

Summary Info:

Number of County/Zone areas affected:	1
Number of Days with Event:	1
Number of Days with Event and Death:	0
Number of Days with Event and Death or Injury:	0
Number of Days with Event and Property Damage:	1
Number of Days with Event and Crop Damage:	0
Number of Event Types reported:	4

Column Definitions:
"Mag": Magnitude, "Dth": Deaths, "Inj": Injuries, "PrD": Property Damage, "CrD": Crop Damage

Click on Location below to display details.
Available Event Types have changed over time. Please refer to the [Database Details](#) for more information.

Select: [All Hail] [All Tornadoes] [All Wind Speeds] Sort By: [Date/Time (Oldest)]

Location	County/Zone	St	Date	Time	LT	Type	Mag	Dth	Inj	PrD	CrD
Totals:								0	0	1.330M	0.00K
WATERSVILLE	WARREN CO.	MS	04/13/2019	15:57	CST-6	Tornado	EF2	0	0	120.00K	0.00K
STOUT	WARREN CO.	MS	04/13/2019	16:04	CST-6	Thunderstorm Wind	54 kts. EG	0	0	10.00K	0.00K
MAGNOLIA HELIPORT	WARREN CO.	MS	04/13/2019	16:04	CST-6	Tornado	EF2	0	0	800.00K	0.00K
BEECHWOOD	WARREN CO.	MS	04/13/2019	16:08	CST-6	Tornado	EF2	0	0	375.00K	0.00K
BEECHWOOD	WARREN CO.	MS	04/13/2019	16:10	CST-6	Thunderstorm Wind	50 kts. EG	0	0	10.00K	0.00K
BEECHWOOD	WARREN CO.	MS	04/13/2019	16:23	CST-6	Thunderstorm Wind	50 kts. EG	0	0	10.00K	0.00K
MAGNOLIA HELIPORT	WARREN CO.	MS	04/13/2019	16:24	CST-6	Flash Flood		0	0	2.00K	0.00K
YOUNGSTON	WARREN CO.	MS	04/13/2019	16:34	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
BALLGROUND	WARREN CO.	MS	04/13/2019	16:42	CST-6	Flash Flood		0	0	3.00K	0.00K
Totals:								0	0	1.330M	0.00K

Mississippi Adoption Of 2018 International Building & Residential Code

Effective August 1, 2014, the State of Mississippi has adopted as a minimum any of the last three editions of the International Building Code and any additional codes as adopted by the Mississippi Building Code Council. In December 2019, the Mississippi Building Code Council adopted the 2018 editions of the IBC, IRC, IEBC, IFC, IFGC, IMC, IPC and IECC. The ISPSC is adopted by reference in the IBC and IRC. Adopting Mississippi jurisdictions must currently adopt either the 2012, 2015 or the 2018 editions.

- 2018 International Building Code
- 2018 International Existing Building Code
- 2018 International Fire Code
- 2018 International Fuel Gas Code
- 2018 International Mechanical Code
- 2018 International Plumbing Code
- 2018 International Residential Code
- 2018 International Energy Conservation Code

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STORM ASSESSMENT & DISCUSSION ON STURCTURES

There are several types of damaging winds and differing wind speeds in which cause varying degrees of wind damage. While many professionals will simply assess the damages observed by winds and the collateral damages directly or indirectly from wind, some other professional are hired to find clever ways to exclude those damages, or at least provide reports which either omit the likelihood or possibility for damages caused by wind, or highlight other potential causes of damages. Some of these other professionals, will go as far as inferring that some storms are not large enough, or even suggest that wind speeds are not of great enough speed to "likely" cause damages with no actual hard science or proof to back it up. Furthermore, there are professionals who will go to no ends to protect their client or even their employee, even make personal attacks and defamatory remarks of other professionals which may oppose their position in a frail attempt to divert away from clear damages omitted or disputed, or even attack and/or blame the policyholder(s) in attempt to shift the burden on the insured away from improper or poor actions of the initial professionals that should have done their job correctly the first time.

There are wind damages to vulnerable exterior building claddings and components, as well as the structural buildings almost everyday somewhere in America. These weather events that cause damaging winds, also are followed by other damaging factors such as wind driven debris, falling objects, uprooted trees, wind driven rain, high humidity, and atmospheric pressure changes.

Many times during a significant weather event which has winds, the time barometric pressure changes, and there is a significant enough atmospheric pressure change due which can result in internal negative and external positive, or ballooning, pressures. There are two effects, static pressure, independent of winds, and dynamic pressure, generated by wind. The bulk of damages in either type of storm have been caused by dynamic wind pressures. The value of this coefficient varies with the ratio of openings to shelter volume or the degree of enclosure as defined by ASCE 7-10. These atmospheric conditions can create a sudden drop that happens so fast that the building doesn't have a chance to reach equilibrium, so the differential pressure creates different kinds of damages, such as but limited to, blowing out or jarring windows and doors, ripping off a roofs, or even more subtle damages such as interior trim and drywalls. According to the American Architectural Manufacturers Association windows can fail and allow water to intrude where window rated at 15 psf can fail with wind speeds of 33 mph, and windows rated at 100 psf fail at wind speeds of 77 mph. According to Carlos Lopez, PhD, PE, a Haag Associate Engineer, answered the question, "can a strong windstorm affect the performance of a good or like-new (insulated glass) window? If wind-borne debris compromises the glass or seal, the answer is yes. Evidence will be visible on the surface as cracked or fractured glass. Care should be taken to inspect

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portions of the window where the view of the glass may be obstructed by the window frame.” According to Journal of Wind Engineering and Industrial Aerodynamics, the failure of the building envelope, including windows, doors and roof coverings, leads to a major portion of the damage of single-family homes wrought by hurricanes. Failure of the building envelope allows wind and water intrusion into the building, and pressurization or depressurization of the interior of a structure may significantly increase differential pressure loads on the structure itself. Damage to windows and doors can result from impact by wind-borne missiles or from the pressure capacity of the unit being exceeded. Commonly available window units may be performance rated (including consideration of air and water intrusion at modest pressures, as well as maximum allowable differential pressure), but there is no readily available means for a house designer, contractor or owner to determine the appropriate rating for a desired window installation (wind-speed claims, while being the simplest to use, are probably the least definable and are the most subject to abuse).

Some of the types of wind storms are as follows:

- Straight-line wind is a term used to define any thunderstorm wind that is not associated with rotation, and is used mainly to differentiate from tornadic winds.
- A downdraft is a small-scale column of air that rapidly sinks toward the ground.
- A macroburst is an outward burst of strong winds at or near the surface with horizontal dimensions larger than 4 km (2.5 mi) and occurs when a strong downdraft reaches the surface. To visualize this process, imagine the way water comes out of a faucet and hits the bottom of a sink. The column of water is the downdraft and the outward spray at the bottom of the sink is the macroburst. Macroburst winds may begin over a smaller area and then spread out over a wider area, sometimes producing damage similar to a tornado. Although usually associated with thunderstorms, macrobursts can occur with showers too weak to produce thunder.
- A microburst is a small concentrated downburst that produces an outward burst of strong winds at or near the surface. Microbursts are small — less than 4 km across — and short-lived, lasting only five to 10 minutes, with maximum windspeeds sometimes exceeding 100 mph. There are two kinds of microbursts: wet and dry. A wet microburst is accompanied by heavy precipitation at the surface. Dry microbursts, common in places like the high plains and the intermountain west, occur with little or no precipitation reaching the ground.

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- A downburst is the general term used to broadly describe macro and microbursts. Downburst is the general term for all localized strong wind events that are caused by a strong downdraft within a thunderstorm, while microburst simply refers to an especially small downburst that is less than 4 km across.
- A gust front is the leading edge of rain-cooled air that clashes with warmer thunderstorm inflow. Gust fronts are characterized by a wind shift, temperature drop, and gusty winds out ahead of a thunderstorm. Sometimes the winds push up air above them, forming a shelf cloud or detached roll cloud.
- A derecho is a widespread, long-lived wind storm that is associated with a band of rapidly moving showers or thunderstorms. A typical derecho consists of numerous microbursts, downbursts, and downburst clusters. By definition, if the wind damage swath extends more than 240 miles (about 400 kilometers) and includes wind gusts of at least 58 mph (93 km/h) or greater along most of its length, then the event may be classified as a derecho.

Wind damage can come at a verity of speeds, but commonly accepted are the following basic theories on damages that occur from certain speeds:

- 25-31 mph: Winds are considered strong by the NOAA. When wind speeds reach 25 mph, large branches on tress will move and sway, and utility wires will aggressively sway. Aging trees are a particular risk, as weak branches may fall onto rooftops, lawns, parking lots or streets.
- 32-38 mph: Winds are considered near gale by the NOAA. When wind reaches this speed, the National Weather Service will issue a wind advisory. This speed of wind can blow small unsecured objects such as plastic lawn furniture around. Entire trees will be in motion with some tree limbs starting to break and fall.
- 39-46 mph: Winds are considered gale force by the NOAA. A 40-mph wind will cause a High Wind Watch. Residential and business owners should secure all loose objects outside of a structure, larger tree branches will break, and debris large enough to cause damage will start becoming airborne. Roofs are particularly vulnerable with winds in this range as loose shingles can be lifted from structures, making water intrusion and water damage a likely side effect as the roof substrate becomes exposed. This is the wind range where suction and uplift can start to tear apart a roof system, particularly if there are strong gusts and depending on the type and material of the roof system.

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- 47-54 mph: Winds are considered strong gale force by the NOAA. Structural damage of buildings, especially chimneys, shingles, and rooftop HVAC units are susceptible to wind damages. Mobile homes, sheds, lanais, and Risk I buildings are susceptible structural wind damage. Structures near a beach or large body of water, may be affected by sea or water spray, and damages to boat houses and docks from high waves.
- 55-65 mph: Winds are considered a storm by the NOAA. Structural damage will begin to occur to brick and wood framed buildings. Oftentimes widespread power outages are reported. Small to medium trees can be uprooted, larger trees uprooted with saturated soil, all of which can cause structural damages to all aspects of a structure, particularly roofs, elevations, windows and doors, foundations, and other structures if struck or uprooted.
- 64-73 mph: Winds are considered a violent storm by the NOAA. Tornadoes start at a wind speed of 65 mph. A high risk of damages to homes and businesses occurs when wind speeds reach 65 mph or greater. Considerable structural may occur to all types of buildings, metal roofs and framing can be damaged, particularly to mobile homes which can shift or be knocked off its blocks.
- 74+ mph: Winds are considered Hurricane force winds by NOAA. Mobile homes can be overturned, large trees can be twisted completely around, and structural damages can be expected on all building types. Damages from hurricane force or tornado EF1+ winds are extensive if not catastrophic to structures. Large 20+ ton HVAC systems have been know to go missing off large roof, large commercial buildings have completely collapsed, and hi-rise building are severely damaged.

The effects of wind on materials vary drastically from material to material. Not all materials even of the same grade or age, will act the same. Materials can be lifted, bend, folded, crinkle, rip, be torn, or simply be removed by winds, as well as sustain damages from impacts from windborne debris, or marred from other loose and attached claddings or components. Wind damages often compromise the function, less the life, lower the value, and void warranties, as well as can cause secondary or concurrent damages. Wind ratings, weather proofing, and water-shedding capability of exterior claddings are often compromised, particularly regarding roofing materials, elevation materials, window and door openings, and their flashings. Generally, wind forces are greatest along the edges and corners of a structure, not limited to hips, ridges, rakes, eaves, and any penetrations or area that would create a wind tunnel. Scratches, abrasions, marring, etc from wind driven debris often will damage the coatings on

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materials, which often cause short term and long-term damages. The water-shedding capability are often compromised, and will also lead to the deterioration of the material of the long term. Some unsavory professionals, particularly those that are specifically hired to limit exposure and the liability of a claim or appraisal, will often attempt to minimize or bypass the real effects of these kind of damages, and pawn them off as cosmetic or weathering issues. While there are protocols for repairs that sometimes allow for partial repairs, all repairs should be in accordance with the manufacture, in accordance with ANSI industry standards, and according to local, state, and federal laws. In the state of Louisiana, all installation of materials, such as roofing materials, are required by state law to comply with the International Building code and International Residential Code, which requires contractors to also comply with the manufacture specifications.

Its important to remember that while some professionals may try to twist, abuse, manipulate, or unknowingly apply certain scientific language, possibilities, or theories to their report, at the end of the day, if the damaged property wasn't damaged prior to the date of loss as described by the owner of the property, it was likely damaged by that storm. It should be looked at with a leery eye, when some professions want to provide explanations and possibilities which are or mirror exclusion like language, and then omit the probability or even the possibility of damages which are commonly covered in insurance policies.

UNDERWRITING REPORT & PHOTO REPORT

The underwriting report and underwriting photo report were not presented to us at IRWIN & Associates, which if provided could show or prove that any of the damages claimed are new, pre-existing, or exacerbated. Since the insurance carrier has not provided such documentation, it is difficult to conclude if some of the damages were caused by something other than the cause of loss from the date of loss. As such, any damages that is reported by policyholder and is reasonable, is assumed to be related to the cause of loss, and/or is exacerbated from the cause of loss.

EXAMINATION UNDER OATH

There has been no report or any evidence provided by State Farm or the policyholder of an examination under oath. As such, the State Farm has not provided any evidence to support that the claim or statements of the policyholder are contested or incorrect, and thus the appraisal panel should conclude that all claimed damages which have been presented by the policyholder(s) are as direct result of the covered loss.

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ANALYSIS AND SYNOPSIS OF STATE FARM, CAS, PRONET DOCUMENTS

Based on the photographs presented, and undisputed based on basic aspects of the estimates, that there was a storm in which wind caused trees to blow over, and damages were sustained to the dwelling. The scope, protocol of repair, and valuation are really the underlying issue at hand.

It is apparent that there was a tree that was pushed over and part of the tree landed on the dwelling, which reportedly damaged the dwelling. It is reasonable to believe that two skilled tradesmen with equipment for eight hours would be necessary for such a repair.

The roof system was damaged from wind, the falling tree, and wind-driven debris; which both State Farm and Complete Adjusting Services both agreed to, but the scope, protocol of repair, and valuation differed greatly. The engineer agreed that there was damages to the roof, but also made an unusually comment that there was historic tree impact, and "note the lack of damage"; again, which still denotes damages. What was very odd was that the engineer took broad overviews of the slopes, and not photographs up close of the shingles, like Complete Adjusting Services did, not did the engineer opine on the Complete Adjusting Services photograph evidence of damages to the roof system, which draws suspicion on the why he didn't get into such detail that was reported. According to the engineer, water intruded into the interior envelope, visibly damaging an interior room, but gave only one potential cause of loss and opinion that the water intrusion was from water damning which occurred after wind storm; however, did not address, consider in writing, or opine on the fact that its possible that the underlayment failed which should have prevented the water intrusion, nor addressed all the different potential causes or proximate causes that very well may have come from the wind storm, falling tree, and/or wind driven debris damaging the shingles and underlayment. Regardless of the engineer's report which failed to address all the other options of causes of damages, and not providing a broader opinion of what could have occurred, he ultimately verified that there was some level of failure of the roof system's water barrier. There was no comment from the insurance carrier or engineer that the roof was repairable, that the shingles can be sourced, that the shingles can be matched, and that roof can be repaired and keep its warranty. The insurance carrier did authorize that the water barrier underlayment had to be repaired in part; however, the only way to properly address the underlayment, is to remove all the roof covering, as underlayment has to flash and lap over itself as per the International Residential and Building Code. There is also a high likelihood that there are water related damages being sustained to the roof sheathing from where it became saturated by the failed roof system covering and water barrier. I believe that Complete Adjusting

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Services was correct in replacing the wind and water damaged and failed roof system. I have estimated for a proper replacement of the roof system utilizing IRC & IBC codes, and manufacturing standards.

State Farm and Complete Adjusting both agreed that there were damages to the gutter system; however, there was a disagreement in scope, protocol of repair, and valuation. The gutters system can likely be repaired; however, it will have to be detached and reset, cleaned and painted in full due to the roof system replacement, and to properly repair and paint the fascia.

State Farm and Complete Adjusting both agreed that there were damages to the fascia, soffit & frieze trim system; however, there was a disagreement in scope, protocol of repair, and valuation. The fascia, soffit & frieze trim system can be repaired, however it will have to be cleaned, masked, and painted in full.

Complete adjusting showed evidence of damage to the wood siding. This siding material is commonly available, and can be repaired; however, will require to be cleaned, masked, and painted in full.

State Farm and the Engineer both found a damaged window screen; however the pricing of the damaged window screen.

State Farm and Complete Adjusting both agreed that there were damages to the exterior HVAC system; however, there was a disagreement in scope, protocol of repair, and valuation. The refrigerant line set and the cage were damaged, and will require replacement; however, all parties involved forgot to include the removal and recharging of refrigerant for the system.

The engineer showed evidence of the interior dwelling damaged by the failed roof system, but was unable to certify with any level of degree of certainty that the failed roof system wasn't as a direct result of the wind storm and fallen tree. As such, a valuation to repair the room utilizing the IICRC S-500 standards were estimated for.

State Farm and Complete Adjusting both agreed that there were damages to the dwelling; however, there was a disagreement in scope, protocol of repair, and valuation, which ultimately affects general conditions. Both did not properly research the permit requirements for the jurisdiction, nor properly applied the correct permit fee schedule. Supervision, cleaning, and other OSHA requirements were also documented incorrectly in my opinion by both sides.

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SUMMARY

There were ample damages presented by Complete Adjusting Services which were sufficient to justify their scope, protocol of repair, and valuation; however, after reviewing it along with the engineer's report, and applying today's current market conditions, along with what I believe is a more accurate and correct protocol of repair my valuation is different that Complete Adjusting Services.

Respectfully submitted,

Luke Irwin

IRWIN & Associates, President

CGA, PTC, CIFI, HRI-R/C, WRT, FSRT, OCT, TCST, CB, OSHA, PLAN, BA

Adjuster, Appraiser & Umpire / Estimator / Consultant

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Curriculum Vitae of Luke Irwin

Luke Irwin is the President of IRWIN & Associates, which is an insurance claims and appraisal firm of over 45 dedicated claims professionals who continue to provide excellent adjusting, appraisal, umpiring, and consulting services throughout parts of the United States since 2016. With thousands of losses handled, Mr. Irwin and his team is proficient with normal daily to large-loss residential, farm, and commercial losses from perils such as fire, hail, wind, water, vandalism, lighting, theft, flood and liability, as well as complex contents, salvage, business income loss, and long-term additional living expense losses. These loss values range from valued policy losses to multi-million-dollar commercial losses. Mr. Irwin has a good understanding of building codes and energy requirements, ANSI IICRC mitigation and restoration standards, OSHA requirements, asbestos and lead abatement, microbial remediation, and construction. Mr. Irwin is currently a consensus body member of the IICRC, drafting the IICRC's S900 Standard. Mr. Irwin and his team professionally consults for contractors, insurance adjusters, public adjusters, appraisers, umpires, attorneys, and policyholders.



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Luke Irwin

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CERTIFICATIONS / DESIGNATIONS

SCGA Certified General Adjuster (CGA)
The Institutes' Property Technician Course (PTC)
IASIU Certified Insurance Fraud Investigator (CIFI)
Property Loss Appraisal Network's Appraiser and Umpire Certification (PLAN)
HAAG Residential Roof Inspector Certification (HCRI-R)
HAAG Commercial Roof Inspector Certification (HCRI-C)
IICRC Water Restoration Technician Certification (WTR)
IICRC Fire & Smoke Restoration Technician Certification (FSRT)
IICRC Odor Control Technician Certification (OCT)
IICRC Trauma & Crime Scene Technician Certification (TCST)
IICRC Consensus Body Member - Subject Matter Expert Inspection, Cleaning, Restoration (CB)

CLAIMS ADJUSTING, APPRAISAL, UMPIRING EXPERIENCE

100+ Worley / State Farm catastrophic claims
1000+ Underwriting Inspections
1000+ ANPAC Large Loss and Daily Claims for farm, commercial, and residential losses.
1000+ Appraisals and Umpiring in Louisiana, Mississippi, Texas, Arkansas, & Indiana
1000+ Public Adjusting Claims
Licensed Oklahoma Insurance Adjuster
Licensed Louisiana and Mississippi Public Adjuster
Former Licensed Insurance Adjuster (LA, MS, TX, AL, KY, WY, SC, NM, NJ, PA)
2017 Hurricane Harvey Catastrophic Claims
2018 Colorado Springs 2-3" Hailstorms Claims
2018 California Total Loss Wild Fires
2019 New Jersey Winter Storm Farm & Commercial Claims
2019 Louisiana Spring Hail Claims
2019 Hurricane Barry Catastrophic Claims
2020 South Carolina Tornadoes Claims
2020 Hurricanes Laura Claims & Appraisals
2020 Hurricanes Delta Claims & Appraisals
2020 Hurricanes Zeta Claims & Appraisals
2021 Hurricane Ida Claims & Appraisals
2022 New Orleans Tornados
Largest Claim to date 18 Million Church
Largest Appraisal to date 9.1 Million Church
Largest Consulting to date 12 Million School District

ASSOCIATIONS & MEMBERSHIP

Honorable Order of the Blue Goose, Intl.
Louisiana Claims Association (Northshore, Baton Rouge, New Orleans)
Property Loss Appraisal Network
National Roofing Contractors Association
International Association of Special Investigative Units
American Policyholder Association
Property & Liability Resource Bureau
Policyholder Preservation Association of America
Metropolitan Orleans Bank Security Association
International Homicide Investigators Association
Knights of Columbus, 4th Degree
American Legion - U.S. War Veterans
Southern States Police Benevolent Association - Former Sr. Vice President
S.P.A. "Toys From Cops" Original Founder & Chairman
National Rifle Association

ADDITIONAL EDUCATION

Saint Leo University - Bachelor's Degree in Criminal Justice
Loyola University of New Orleans College of Law - Not Completed
Xactimate 28/X1 Mastery Course
Xactimate Proficiency Course
Xactimate Level 1 & 2 Course
The Institutes CPCU Ethics Course
Property & Casualty Adjuster Course (AdjusterPro)
Skipton Master Public Adjuster Training (Skipton Claims Management)
OSHA's Level II Asbestos Roof Removal Course (OSHA)
Advanced Structural Drying Hands-on Training (CodeBlue)
Investigating Freezing Failures (DONAN Engineering)
Water Mitigation Challenges (PLRB)
Infrared Camera Operations and FLIR Tools (Infrared Training Center)
Commercial / Agricultural Claims Handling (ANPAC)
Farm & Crop Insurance (AdjusterPro)
Navigating Ocean & Inland Marine Insurance (AdjusterPro)
Enservio Contents Management (Enservio)
Fire Claims Essentials (StateFarm)
Fire Policies (AdjusterPro)
Roof Adjusting (AdjusterPro)
Flood Insurance (AdjusterPro)
Insurance Law For Property and Casualty Insurance Professionals (IRMI)
Insurance Principles (AdjusterPro)
Contractor, Vendor, And Provider Fraud (NICTA)
Ethic: Why Being Good Pays (AdjusterPro)
Settlement: Artful Science Of Closing Claims (AdjuterPro)
Win The Storm Conference 2021
International Roofing Expo & Conference 2022
IICRC Consensus Board Standards Conference 2022
PPAA Conference 2022
Level Up Claim 2022
American Policy Holder Association Conference 2022
Appraising Business Income Interruption & Extra Expense (Bruce Smith)

INSTRUCTOR / EDUCATOR

IRWIN & Associates - Educational and training courses for the insurance industry
American National Insurance Company - Field claims trainer

PREVIOUS EMPLOYMENT

American National Insurance / Farm Family Insurance - Large Loss Staff Adjuster
EXL - Underwriting Inspector Commercial & Premium Properties
Worley Claims Company - Catastrophic Insurance Adjuster
Slidell Police Department - Sergeant Detective
Templar Tactical Training - Co-Owner
Atlanta Police Department - Police Officer
Praetorian Security Solutions - Co-Owner
U.S. Coast Guard - 2nd Class Petty Officer
Ironwood Manufacturing - Welder /Fabricator

**IRWIN & Associates**

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Insured: Eric Cooley

Property: [REDACTED]
[REDACTED]

Claim Rep.: IRWIN & Associates
 Company: IRWIN & Associates
 Business: 1901 Possum Hollow Road
 Slidell, LA 70458

Business: (985) 640-2191
 E-mail: Claims@IRWINclaims.com

Estimator: Luke Irwin
 Position: Building Consultant
 Company: IRWIN & Associates
 Business: 1901 Possum Hollow Road
 Slidell, LA 70458

Business: (985) 640-2191
 E-mail: luke.b.irwin@outlook.com

Claim Number: 24-8432-K60**Policy Number:** 24-BL-U254-9**Type of Loss:** Wind Damage

Date of Loss: 4/13/2019 12:00 AM

Date Received:

Date Inspected:

Date Entered: 8/29/2022 7:51 AM

Price List: MSJA8X_AUG22
 Restoration/Service/Remodel
 Estimate: ERIC_COOLEY

This consultant appraisal is based on current market conditions. Changes in supply and/or demand for labor, material, equipment and/or energy that cause relatively short term cost and or schedule variations existing as of the date of this estimate should be considered before any settlement or agreement is finalize. Due to ever-changing market conditions, the prices set forth in this appraisal are only valid for a period of time within the month of this report. This consultant appraisal may modify the costs, waste, labor trades, support events, etc to best valueate the amount of loss. IRWIN and Associates hereby reserves the right to amend this appraisal as necessary throughout the period of restoration until the loss has been properly resolved.

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ERIC_COOLEY**Coverage A - Dwelling****Temporary Repairs / Mitigating Damages****Tree Removal**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Tree - removal - per hour including equipment*	8.00 HR	103.02	0.00	265.79	1,089.95	(0.00)	1,089.95
Two people one day.							
Totals: Tree Removal			0.00	265.79	1,089.95	0.00	1,089.95
Total: Temporary Repairs / Mitigating Damages			0.00	265.79	1,089.95	0.00	1,089.95

Roof System**Site Preperation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SITE PREP							
2. Supply Delivery	37.41 SQ	65.00	0.00	784.21	3,215.86	(0.00)	3,215.86
3. Material Only Tarp - all-purpose poly - per sq ft (labor and material)	1,800.00 SF	0.30	43.20	188.08	771.28	(135.00)	636.28
Totals: Site Preperation			43.20	972.29	3,987.14	135.00	3,852.14

Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
THREE TAB SHINGLE MATERIAL							
4. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt	37.21 SQ	126.64	0.00	1,519.71	6,231.98	(0.00)	6,231.98
5. Roofing felt *	42.79 SQ	46.89	212.27	647.07	2,865.76	(212.35)	2,653.41
6. Ice & water barrier	568.28 SF	1.50	90.18	274.90	1,217.50	(62.51)	1,154.99
7. Asphalt starter - peel and stick	286.14 LF	2.11	63.88	194.71	862.35	(45.07)	817.28
8. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	43.00 SQ	237.18	1,079.03	3,289.09	14,566.86	(1,193.79)	13,373.07
9. R&R Ridge cap - composition shingles	128.05 LF	7.50	62.18	309.72	1,332.28	(42.58)	1,289.70
STEEP AND HIGH ROOF CONSIDERATIONS							
10. Fall protection harness and lanyard - per day	10.00 DA	8.00	0.00	25.80	105.80	(0.00)	105.80
11. Anchors*	5.00 EA	50.00	0.00	80.63	330.63	(0.00)	330.63

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CONTINUED - Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
12. Remove Additional charge for steep roof - 7/12 to 9/12 slope	2.93 SQ	36.01	0.00	34.03	139.54	(0.00)	139.54
13. Additional charge for steep roof - 7/12 to 9/12 slope	2.93 SQ	47.60	14.76	44.98	199.21	(0.00)	199.21
ROOF FLASHING							
14. R&R Drip edge/gutter apron	286.14 LF	3.75	88.09	346.05	1,507.17	(86.56)	1,420.61
15. Valley water barrier*	531.12 SF	1.77	99.47	303.17	1,342.72	(73.03)	1,269.69
16. R&R Valley metal	88.52 LF	7.32	54.41	208.98	911.36	(44.92)	866.44
17. R&R Counterflashing*	7.81 LF	10.99	8.44	27.68	121.95	(2.83)	119.12
18. Remove Step flashing*	7.81 LF	1.51	0.00	3.80	15.59	(0.00)	15.59
19. Step flashing	7.81 LF	10.15	8.38	25.56	113.21	(3.01)	110.20
20. Soffit & Fascia Manipulation For Flashing*	4.00 LF	22.55	9.55	29.09	128.84	(0.03)	128.81
21. R&R Flashing - pipe jack	5.00 EA	66.00	25.33	106.43	461.76	(17.34)	444.42
ROOF VENT COMPONENTS							
22. R&R Through roof - flashing*	1.00 EA	111.76	9.38	36.04	157.18	(8.55)	148.63
Totals: Roof Covering - 3-Tab Roofing			1,825.35	7,507.44	32,611.69	1,792.57	30,819.12

Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
23. R&R Sheathing - plywood - 5/8" - treated	3,427.00 SF	5.23	630.57	5,983.60	24,537.38	(1,970.53)	22,566.85
24. Sheathing - additional cost for H-clips	3,427.00 SF	0.12	43.51	132.63	587.38	(17.14)	570.24
25. R&R Add charge for sheathing steep roof - 7/12 - 9 /12 slope	2.93 SF	0.46	0.11	0.44	1.90	(0.12)	1.78
Totals: Roof Decking			674.19	6,116.67	25,126.66	1,987.79	23,138.87

Roof Accessories

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
26. Digital satellite system - Detach & reset	1.00 EA	87.90	9.30	28.35	125.55	(0.00)	125.55
27. Digital satellite system - alignment and calibration only	1.00 EA	263.68	27.89	85.03	376.60	(0.00)	376.60

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CONTINUED - Roof Accessories

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Roof Accessories			37.19	113.38	502.15	0.00	502.15

Roof Law & Ordinance

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Roof mount power attic vent	2.00 EA	231.71	49.03	149.45	661.90	(57.50)	604.40
IRC R806.2 Minimum Vent Area : The minimum net free ventilating area shall be 1/150 of the area of the vented space.							
29. Apply mastic around vents, vent pipes, roof penetrations*	6.00 EA	27.91	17.72	54.01	239.19	(1.07)	238.12
30. Moisture protection - vapor barrier seam tape	3,427.00 SF	0.26	8.22	290.00	1,189.24	(25.70)	1,163.54
Totals: Roof Law & Ordinance			74.97	493.46	2,090.33	84.27	2,006.06
Total: Roof System			2,654.90	15,203.24	64,317.97	3,999.63	60,318.34

Exterior**Gutters**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
31. R&R Gutter / downspout - aluminum - up to 5"	21.00 LF	9.04	18.46	61.22	269.52	(20.95)	248.57
32. Gutter / downspout - Detach & reset	231.00 LF	5.04	123.18	375.47	1,662.89	(0.00)	1,662.89
33. Clean gutter/downspout	231.00 LF	0.84	0.18	62.64	256.86	(0.58)	256.28
34. Prime & paint gutter / downspout	231.00 LF	2.43	4.07	182.34	747.74	(12.71)	735.03
35. Mask and prep for paint - plastic, paper, tape (per LF)	231.00 LF	2.07	4.99	155.83	638.99	(15.59)	623.40
Totals: Gutters			150.88	837.50	3,576.00	49.83	3,526.17

Fascia & Soffit

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
36. R&R Fascia - 1" x 6" - #1 pine	21.00 LF	6.40	13.44	43.35	191.19	(11.87)	179.32
37. Clean fascia	286.00 LF	0.99	0.00	91.31	374.45	(0.00)	374.45

ERIC_COOLEY

8/30/2022

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CONTINUED - Fascia & Soffit

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
38. Prime & paint exterior fascia - wood, 6" - 8" wide	286.00 LF	3.25	4.58	301.25	1,235.33	(14.30)	1,221.03
39. R&R Soffit - wood	16.00 SF	8.15	13.13	42.06	185.59	(12.12)	173.47
40. Clean soffit - wood	572.00 SF	0.55	0.46	101.61	416.67	(1.43)	415.24
41. Prime & paint exterior soffit - wood	572.00 SF	3.31	19.22	616.80	2,529.34	(60.06)	2,469.28
42. Mask and prep for paint - tape only (per LF over drip edge & roofing)*	286.00 LF	0.58	1.14	53.86	220.88	(3.58)	217.30
43. R&R Trim board - 1" x 2" - installed (pine)	21.00 LF	3.63	2.03	25.23	103.49	(6.35)	97.14
44. Clean trim - wood	286.00 LF	0.36	0.23	33.27	136.46	(0.72)	135.74
45. Seal & Paint cove molding - three coats	286.00 LF	2.28	3.20	211.32	866.60	(10.01)	856.59
MASKING							
46. Mask and prep for paint - plastic, paper, tape (per LF)	286.00 LF	2.07	6.18	192.92	791.12	(19.31)	771.81
Totals: Fascia & Soffit			63.61	1,712.98	7,051.12	139.75	6,911.37

Elevations / Siding**Wood Siding**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
47. R&R Siding - plywood panel - stain grade	64.00 SF	3.82	23.70	78.84	347.02	(36.48)	310.54
T-111 Siding							
48. Clean siding - wood	636.00 SF	0.55	0.51	112.98	463.29	(1.59)	461.70
49. Mask and prep for paint - plastic, paper, tape (per LF)	106.00 LF	2.07	2.29	71.49	293.20	(7.16)	286.04
50. Two ladders with jacks and plank (per day)	2.00 DA	116.63	0.00	75.23	308.49	(0.00)	308.49
51. Seal & paint wood siding	636.00 SF	2.64	22.90	548.89	2,250.83	(71.55)	2,179.28
Totals: Wood Siding			49.40	887.43	3,662.83	116.78	3,546.05
Total: Elevations / Siding			49.40	887.43	3,662.83	116.78	3,546.05

Windows & Doors**Exterior Windows**

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
52. R&R Window screen, 1 - 9 SF	1.00 EA	43.72	4.10	14.11	61.93	(8.37)	53.56
53. Window Reglazing/Repair - Labor Minimum	1.00 EA	246.49	26.08	79.49	352.06	(0.00)	352.06
Totals: Exterior Windows			30.18	93.60	413.99	8.37	405.62
Total: Windows & Doors			30.18	93.60	413.99	8.37	405.62
Total: Exterior			294.07	3,531.51	14,703.94	314.73	14,389.21

Structural Systems**HVAC****Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
54. R&R Air conditioning security cage	1.00 EA	363.69	35.42	117.30	516.41	(60.00)	456.41
55. R&R Refrigerant lineset - 3/8" x 3/4" tubing - up to 30'	1.00 EA	363.27	34.99	117.15	515.41	(41.00)	474.41
56. Central air cond. system - refrigerant evacuation	1.00 EA	156.84	16.60	50.59	224.03	(0.00)	224.03
57. Central air cond. system - recharge refrigerant*	1.00 EA	265.07	28.05	85.48	378.60	(0.00)	378.60
58. HVAC Technician - per hour	4.00 HR	104.78	44.34	135.17	598.63	(0.00)	598.63
Additional hours for testing and trouble shooting system, travel, shopping for parts, plus invoicing.							
Totals: Exterior			159.40	505.69	2,233.08	101.00	2,132.08
Total: HVAC			159.40	505.69	2,233.08	101.00	2,132.08
Total: Structural Systems			159.40	505.69	2,233.08	101.00	2,132.08

Interior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CEILING INSULATION							
59. Insulation - Instalation Minimum*	1.00 EA	207.19	21.93	66.82	295.94	(0.00)	295.94
60. Material Only Batt insulation - 10" - R30 - paper / foil faced	32.00 SF	1.29	4.36	13.31	58.95	(10.32)	48.63
CEILING ENCAPSULATE - ANTI-MICROBIAL							
61. Seal floor/ceiling joist system (anti-microbial coating)	32.00 SF	3.75	5.30	40.42	165.72	(16.56)	149.16
CEILING							
62. Drywall Repair - Labor and Material*	1.00 EA	481.56	1.53	155.79	638.88	(4.77)	634.11

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CONTINUED - Interior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CEILING PAINT							
63. Painting - Minimum Charge - Labor and Material	1.00 EA	242.75	3.82	79.51	326.08	(11.95)	314.13
CEILING ACCESSORIES							
64. Light fixture - Detach & reset	1.00 EA	53.29	5.63	17.18	76.10	(0.00)	76.10
WALLS							
65. Drywall Repair - Labor and Material*	1.00 EA	481.56	1.53	155.79	638.88	(4.77)	634.11
PAINT WALLS							
66. Mask and prep for paint - tape only (per LF)	24.00 LF	0.95	0.10	7.39	30.29	(0.30)	29.99
Tape crown							
Tape baseboard							
67. Seal the surface area w/oil based/hybrid stain blocker - one coat	192.00 SF	1.01	1.54	63.04	258.50	(4.80)	253.70
68. Painting - Faux (special effects) - 3 part	192.00 SF	3.05	7.99	191.44	785.03	(24.96)	760.07
DOOR							
69. Detach & Reset Interior door unit	1.00 EA	75.77	0.07	24.46	100.30	(0.00)	100.30
70. R&R Detach and Reset Wood door frame & trim*	17.00 LF	14.75	10.24	84.18	345.17	(32.00)	313.17
71. Mask and prep for paint - tape only (per LF)	17.00 LF	0.95	0.07	5.23	21.45	(0.21)	21.24
72. Stain door/window trim & jamb - 2 coats (per side)*	1.00 EA	47.45	0.39	15.44	63.28	(1.22)	62.06
PAINT BASEBOARD							
73. Mask and prep for paint - tape only (per LF)	24.00 LF	0.95	0.10	7.39	30.29	(0.30)	29.99
One tape on top of the base, one tape on the floor							
74. Stain & finish baseboard	24.00 LF	1.51	0.42	11.82	48.48	(1.32)	47.16
FLOOR							
75. Floor protection - self-adhesive plastic film	42.00 SF	0.95	0.47	13.02	53.39	(1.47)	51.92
CONTENTS							
76. Contents - move out then reset	1.00 EA	95.28	0.00	30.73	126.01	(0.00)	126.01
Totals: Interior			65.49	982.96	4,062.74	114.95	3,947.79

General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
77. Telehandler/forklift and operator	4.00 HR	138.78	0.00	179.03	734.15	(0.00)	734.15
ERIC_COOLEY					8/30/2022		Page: 7

**IRWIN & Associates**

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CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
78. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	660.00	0.00	212.85	872.85	(0.00)	872.85
79. Material Only Sheathing - plywood - 5/8" - treated	128.00 SF	2.30	31.14	94.94	420.48	(73.60)	346.88
80. Cleaning Technician - incl. cleaning agent - per hour	10.00 HR	60.12	1.04	194.23	796.47	(3.25)	793.22
81. Temporary toilet - Minimum rental charge	1.00 EA	125.00	0.00	40.31	165.31	(0.00)	165.31
82. Residential Supervision / Project Management - per hour 10% of total labor hours (379 hours)	38.00 HR	102.31	0.00	1,253.81	5,141.59	(0.00)	5,141.59
83. Taxes, insurance, permits & fees (Bid Item)	428.00 EA	1.00	0.00	138.03	566.03	(0.00)	566.03
Totals: General Conditions			32.18	2,113.20	8,696.88	76.85	8,620.03
Total: Coverage A - Dwelling			3,206.04	22,602.39	95,104.56	4,607.16	90,497.40

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
84. Siding labor minimum*	1.00 EA	34.57	3.66	11.15	49.38	(0.00)	49.38
85. Temporary repair services labor minimum	1.00 EA	190.53	0.00	61.45	251.98	(0.00)	251.98
86. Electrical labor minimum*	1.00 EA	195.67	20.70	63.10	279.47	(0.00)	279.47
Totals: Labor Minimums Applied			24.36	135.70	580.83	0.00	580.83
Line Item Totals: ERIC_COOLEY			3,230.40	22,738.09	95,685.39	4,607.16	91,078.23

Coverage	Item Total	%	ACV Total	%
Dwelling	93,595.06	97.82%	89,072.17	97.80%
Law, Ordinance, Code Upgrade	2,090.33	2.18%	2,006.06	2.20%
Total	95,685.39	100.00%	91,078.23	100.00%

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Summary for Dwelling

Line Item Total	68,195.00
Material Sales Tax	780.36
Subtotal	68,975.36
Overhead	10,346.33
Profit	11,898.30
Service Sales Tax	2,375.07
Replacement Cost Value	\$93,595.06
Less Depreciation	(4,522.89)
Actual Cash Value	\$89,072.17
Net Claim	\$89,072.17
Total Recoverable Depreciation	4,522.89
Net Claim if Depreciation is Recovered	\$93,595.06

Luke Irwin
Building Consultant

**IRWIN & Associates**

IRWIN & Associates

Summary for Law, Ordinance, Code Upgrade

Line Item Total	1,521.90
Material Sales Tax	8.22
Subtotal	1,530.12
Overhead	229.51
Profit	263.95
Service Sales Tax	66.75
Replacement Cost Value	\$2,090.33
Less Depreciation	(84.27)
Actual Cash Value	\$2,006.06
Net Claim	\$2,006.06
Total Recoverable Depreciation	84.27
Net Claim if Depreciation is Recovered	\$2,090.33

 Luke Irwin
 Building Consultant

**IRWIN & Associates**

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Recap of Taxes, Overhead and Profit

	Overhead (15%)	Profit (15%)	Material Sales Tax (8%)	Service Sales Tax (8%)	Manuf. Home Tax (3%)	Svc. Demo Sales Tax (8%)
Line Items						
	10,575.84	12,162.25	788.58	2,441.82	0.00	0.00
Total	10,575.84	12,162.25	788.58	2,441.82	0.00	0.00

**IRWIN & Associates**

IRWIN & Associates

Insured: Eric Cooley

Property: [REDACTED]

Claim Rep.: IRWIN & Associates
 Company: IRWIN & Associates
 Business: 1901 Possum Hollow Road
 Slidell, LA 70458

Business: (985) 640-2191
 E-mail: Claims@IRWINclaims.com

Estimator: Luke Irwin
 Position: Building Consultant
 Company: IRWIN & Associates
 Business: 1901 Possum Hollow Road
 Slidell, LA 70458

Business: (985) 640-2191
 E-mail: luke.b.irwin@outlook.com

Claim Number: 24-8432-K60**Policy Number:** 24-BL-U254-9**Type of Loss:** Wind Damage

Date of Loss: 4/13/2019 12:00 AM

Date Received:

Date Inspected:

Date Entered: 8/29/2022 7:51 AM

Price List: MSJA8X_AUG22
 Restoration/Service/Remodel
 Estimate: ERIC_COOLEY

This consultant appraisal is based on current market conditions. Changes in supply and/or demand for labor, material, equipment and/or energy that cause relatively short term cost and or schedule variations existing as of the date of this estimate should be considered before any settlement or agreement is finalize. Due to ever-changing market conditions, the prices set forth in this appraisal are only valid for a period of time within the month of this report. This consultant appraisal may modify the costs, waste, labor trades, support events, etc to best valueate the amount of loss. IRWIN and Associates hereby reserves the right to amend this appraisal as necessary throughout the period of restoration until the loss has been properly resolved.



IRWIN & Associates

IRWIN & Associates

ERIC_COOLEY

Property Loss

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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Xactimate White Paper - Overhead & Profit

General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business.

Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising.

Job-Related Overhead are expenses that can be attributed to a project, but cannot be attributed to a specific task and include any and all necessary expenses to complete the project other than direct materials and labor.

Examples (including but not limited to): Project managers, onsite portable offices and restroom facilities, temporary power and fencing, security if needed, etc.

Job-Personnel Overhead represents the non-wage related expenses incurred by a General Contractor that are associated to having their own employees perform the work, or the total G&A expenses incurred by a professional Sub-Contractor when using their services.

Examples: Vehicle costs, uniforms, mobile phones, depreciation on hand-tools owned by the company, etc. Job-Personnel Overhead also includes the portion of General and Administrative expenses and profit that correlate to employees performing billable tasks, and that are not included in the General Contractor O&P mark-up. These expenses will be incurred either by the general contractor using employees or by a sub-contractor, depending on who is actually performing the work. If the work is being sub-contracted, then these expenses are commonly called Sub-Contractor Overhead and Profit.

Including Job Personnel Overhead/Sub-Contractor O&P in an Xactimate estimate- Job Personnel Overhead (or Sub-Contractor O&P) expenses are included in the Labor Overhead portion of each unit price in the Xactware price list. The Labor Overhead, along with expenses for Labor Burden and Worker Wage (wage paid to the individual) make up the Retail Labor Rate. For more information on Retail Labor Rates, see the white-paper in the "Helpful Downloads" section of Xactware's eService Center at: http://eservice.xactware.com/apps/esc/retail_labor1.jsp.

Industry professionals and experts have systematically ruled that Overhead and Profit should be included within estimates and appraisals.

OVERHEAD & PROFIT

Contractor's Overhead and Profit

While some might arbitrarily complain that an award with overhead and profit isn't warranted, or that an insured is not allowed to be their own contractors... well its quiet simple that the state of Louisiana disagrees. In fact while 20% is what most insurance company guidelines will allow their company adjusters to pay for, I would point out that it is not at all an accurate estimate for overhead and profit margins. In fact quite to the contrary to real contractors and their CPAs, as most contractors charge their clients between 30% for residential and over 40% for commercial.

Fact of the matter is competent contractors who have successful businesses typically charge time, labor, material plus 30%. The U.S. Market averages out to 38.44% their gross margin for overhead and profit. Property Casualty Insurance being at an average of 32.84%, and Construction Development at 28.92%

Policyholder Overhead

Policyholders also may incur anywhere from 10% to 40% in overhead for their claim expenses, experts, and fees. If a policyholder is to be truly and fully indemnified, then does it not make sense that the full amount of the loss should be recovered, less their deductible?

**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Property Loss

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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PROPER LABOR RATES

Regarding labor rates, Chapter 10 of Xactware Pricing Methodology states, "Price Changes, Xactware's price list items can be modified from within an Xactimate estimate. You may modify a price list line item directly from the Estimate Item section in the Line Item Entry pad or from the Component tab. ... The rationale behind this is that the unit prices are made up of component parts : material, labor, and equipment."

Steve Harmon of Harmon & Harmon Services as well as Harmon XM8, who is a certified and active Xactimate Trainer and a nationally renowned and recognized as an expert in Xactimate, has stated that labor rates can and should be properly utilized for each specific construction job.

Xactimate Pricing states, "DMO pricing can be modified to the current need trade labor from the unit pricing window drop down. The user can modify the pricing to fit a required line item to perform that repair or replace." Xactimate Pricing further states, "Ultimately, it is up to the parties involved to determine which line items and /or labor trades to be used, how they are applied, as well as the pricing for those items." Please see attached letters from the experts, Mr. Harmon and Xactimate Pricing.

Xactimate calls it "Labor Assumptions" and has set the bar as if a demolition crew would be doing all the removal, and a properly licensed tradesman would put certain items back. This "labor assumption" is just that, an assumption.

General Contractors in the State of Louisiana hire licensed roofing crews which are required by LSLBC to have the proper workman's comp insurance, per code 5551. These crews are also required by OSHA to be trained and licensed in their craft with all proper safety classes and licensure. General Construction firms often subcontract all specialty, licensed, and/or hazardous trades to specialized tradesmen. Therefore, the assumption and defaulted demolition general labor (DMO) in the "unit price" of the Xactimate removal line items on any specialty, licensed, or hazardous trades should always be modified and attributed to their appropriate specialty, licensed, and/or hazardous trade.

Academy Roofing's Insurance Agents have discussed this in great detail. "Concerning Workers Comp: Workers comp auditors count as roofing any person as a roofer if they are on a roof at any time during their occupational duties. You cannot count them a demolition because of the height issue, which you cannot avoid or ignore. Furthermore, by trying to get a contractor to classify roofing as demolition is tantamount to FRAUD because this contractor will have to LIE to an auditor to have this work rated as demolition instead of roofing. The rate for Roofing is 103.74 compared to 29.41 for debris removal. This is sticking a contractor with an additional charge of \$74.33 for every \$100 they pay to these laborers." <https://roofingprofessor.com/demolition-dmo-vs-roofing-rfg/>

Utilizing the proper labor trades is further supported by Xactimate's Limited Warranties which states, "You agree not to prohibit or preclude deviations from the Price Data where contractors requirements, market conditions, demand or any other factor warrants the use of a different line item price in the specific situation", " You are responsible to ensure the estimate includes price consistent with components including but not limited to actual materials, equipment, and labor pricing", Xactware does not warrant the accuracy of pricing information in the price data. Price data are intended to be a representation of historical information to be used as a baseline or place to begin creation of an estimate." Mike Fulton, President of Xactware Solutions who spoke at the RIA Conference, surmised that Xactimate should be used to achieve the correct price, including the target margins and overheads, and landing at the correct price between the contractor and property owner. <https://youtu.be/kcmxESuQfTM>

MISSISSIPPI ADOPTED ICC CODES

2018 International Building Code
2018 International Residential Code

Totals: Property Loss	0.00	0.00	0.00	0.00	0.00
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Coverage A - Dwelling**Temporary Repairs / Mitigating Damages**

**IRWIN & Associates**

IRWIN & Associates

Tree Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Tree - removal - per hour including equipment*	8.00 HR	103.02	0.00	265.79	1,089.95	(0.00)	1,089.95
Two people one day.							
Totals: Tree Removal			0.00	265.79	1,089.95	0.00	1,089.95
Total: Temporary Repairs / Mitigating Damages			0.00	265.79	1,089.95	0.00	1,089.95

Roof System**Site Preparation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SITE PREP							
2. Supply Delivery	37.41 SQ	65.00	0.00	784.21	3,215.86	(0.00)	3,215.86
Broit Lifting charges \$65 per SQ for roofing material							
3. Material Only Tarp - all-purpose poly - per sq ft (labor and material)	1,800.00 SF	0.30	43.20	188.08	771.28	(135.00)	636.28
Three 20'x30' tarps used around dwelling for home tear off for the collection and carrying of materials to dumpster location.							
Totals: Site Preparation			43.20	972.29	3,987.14	135.00	3,852.14

Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
THREE TAB SHINGLE MATERIAL							

The appropriate tradesmen labor is roofing, not temporary labor. I am not aware of a licensed residential or commercial Louisiana contractor in Louisiana which is properly insured with general liability and workers compensation, which uses a demolition crew for removing roofs. Contractors use roofers for removing the roofing system. Insurance companies that insure contractors and sub-contractors expect trained and skilled labor trades to complete the work properly and safely within that labor rate, such as roofing, HVAC, electrical, siding, insulation, plumbing, etc. OSHA also requires that roofers be trained in their trade, as well as trained and utilizes fall arrest systems.

Note: There is no union labor rates in the area that I am aware of.

IBC 1511.3 Roof Replacement

Roof replacement shall include the removal of all existing layers of roof coverings down to the roof deck.

2015 IRC 903.1 General

Roof decks shall be covered with approved roof coverings secured to the building or structure in accordance with the provisions of this chapter. Roof assemblies shall be designed and installed in accordance with this code and the approved manufacturer's instructions such that the roof assembly shall serve to protect the building or structure.

**IRWIN & Associates**

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CONTINUED - Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
4. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt Roofing labor required.	37.21 SQ	126.64	0.00	1,519.71	6,231.98	(0.00)	6,231.98

R908.3 Roof Replacement

Roof replacement shall include the removal of existing layers of roof coverings down to the roof deck.

5. Roofing felt *	42.79 SQ	46.89	212.27	647.07	2,865.76	(212.35)	2,653.41
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In lieu of tarping the roof overnight to prevent water intrusion from rain or high humidity /atmospheric conditions, synthetic underlayment is laid down. Use of synthetic underlayment is much less expensive than using felt and tarping or polyethylene plastic visqueen by about \$2,000.00.

Per IRC R905.3.3.3 Underlayment in high wind areas of over 110 mph should also be applied with corrosive resistant fasteners and applied 36 inches on center along the overlap.

Per IRC 905.2.7 Underlayment application, underlayment end laps shall be offset by 6 feet. Thus additional waste added of 10%.

R905.2.2 Slope

Asphalt shingles shall be used only on roof slopes of two units vertical in 12 units horizontal (2:12) or greater. For roof slopes from two units vertical in 12 units horizontal (2:12) up to four units vertical in 12 units horizontal (4:12), double underlayment application is required in accordance with Section R905.1.1.

6. Ice & water barrier	568.28 SF	1.50	90.18	274.90	1,217.50	(62.51)	1,154.99
7. Asphalt starter - peel and stick	286.14 LF	2.11	63.88	194.71	862.35	(45.07)	817.28

IRC R905.1 Roof covering application requires roof coverings shall be applied in accordance with the applicable provisions of the IRC section and the manufacture's installation instructions. GAF roofing materials require proper starter stripe.

Wind rated laminate shingles require wind rated laminate starter strip in wind rated zones.

1504.1 Wind Resistance of Roofs

Roof decks and roof coverings shall be designed for wind loads in accordance with Chapter 16 and Sections 1504.2, 1504.3 and 1504.4.

1504.1.1 Wind Resistance of Asphalt Shingles

Asphalt shingles shall be tested in accordance with ASTM D7158. Asphalt shingles shall meet the classification requirements of Table 1504.1.1 for the appropriate maximum basic wind speed. Asphalt shingle packaging shall bear a label to indicate compliance with ASTM D7158 and the required classification in Table 1504.1.1.

8. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	43.00 SQ	237.18	1,079.03	3,289.09	14,566.86	(1,193.79)	13,373.07
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High Wind Roof Installation have been determined by the American Society of Civil Engineers (ASCE) as the reference for the International Residential Code (IRC) which has been adopted by the State of Louisiana. The Louisiana residential code was retained the 110 MPH contour from the 2003 IRC. Per IRC R905.2.4.1 Wind resistance of asphalt shingles in wind zones greater than 110 mph require ASTM D3161 Class F as acceptable with SPECIAL FASTENER methods of six nails per shingle or per manufacture specifications regarding high wind.

R905.1 Roof Covering Application

Roof coverings shall be applied in accordance with the applicable provisions of this section and the manufacturer's installation instructions. Unless otherwise specified in this section, roof coverings shall be installed to resist the component and cladding loads specified in Table R301.2(2), adjusted for height and exposure in accordance with Table R301.2(3).

9. R&R Ridge cap - composition shingles	128.05 LF	7.50	62.18	309.72	1,332.28	(42.58)	1,289.70
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STEEP AND HIGH ROOF CONSIDERATIONS

10. Fall protection harness and lanyard - per day	10.00 DA	8.00	0.00	25.80	105.80	(0.00)	105.80
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**IRWIN & Associates**

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CONTINUED - Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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OSH Act - Public Law 91-596 requires all private sector employers (general contractors and sub-contractors) comply with OSHA rules and regulations in all fifty states. The Code of Federal Regulations (CFR) Title 29 Part 1926 Construction Industry and Title 29 part 1910 General Industry are federal laws that requires certain protocols are in place to prevent work related injuries and illness, particular fall hazards which are the leading cause of injuries and deaths on construction sites.

29 CFR 1926 Subpart M requires that employers protect workers exposed to falls six feet or more above the lower level (1926.502d16iii). This particular job has a roof that is well six feet, thus requires either protected scaffolding, guard rails, safety net systems, and/or fall personal fall arrest systems (PFAS) be put in place (1926.502). PFAS Personal Fall Arrest System includes an approved anchor (rated 5000lbs), harness, lifeline, carabiner, D-ring, etc (1910.140 & 1926.502d15), and appears to be the least expensive option for this particular construction.

Each construction site requires a supervisor to access and determine if hazards are present, create a safety protocol, ensure that all employees are properly trained in utilizing the personal protection equipment, and to ensure fall protection equipment is used and maintained correctly (1926.502d20 and 1910.132(d)). OSHA also requires that employers utilize warning signs for falling debris and worksite safety (29 CFR 1926.59 and 1910.1200/1910.1200). As this is a residential project, a residential project manager is required.

1926.501 Duty to have fall protection
 1926.502 Fall Protection Systems criteria and practices
 1926.503 Fall protection training requirements
 1910.140 Supervision
 1926.1053 Ladder safety
 1926.1060 Ladder training requirements
 1926.100 Head Protection
 1926.102 Ear and eye protection
 1910.132 Personal Protection Equipment
 1926.451 General scaffold requirements
 1926.20 General Safety and Health Provisions
 1926.1200 Hazard Communication

Willful violation ranges from a minimum fine of \$5,000 up to \$70,000 per violation, per person.
 Failure to abate OSHA violations are \$7,000 per day if the contractor does not correct the violation.
 Falsifying or altered documentation that is required by OSHA is \$10,000 and 6 months in jail.
 Criminal violations are upwards of \$250,000 to \$500,000, and up to 6 months in jail.

Louisiana Revised Statutes Tit. 23, § 1179. Occupational safety and health program

11. Anchors*	5.00 EA	50.00	0.00	80.63	330.63	(0.00)	330.63
Anchor required by OSHA for fall arrest system. \$50 per anchor, for a normal five man crew.							
12. Remove Additional charge for steep roof - 7/12 to 9/12 slope Roofing labor required.	2.93 SQ	36.01	0.00	34.03	139.54	(0.00)	139.54
13. Additional charge for steep roof - 7/12 to 9/12 slope	2.93 SQ	47.60	14.76	44.98	199.21	(0.00)	199.21

ROOF FLASHING

**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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IBC 1511.5 Reinstallation of Materials

Existing slate, clay or cement tile shall be permitted for reinstallation, except that damaged, cracked or broken slate or tile shall not be reinstalled. Existing vent flashing, metal edgings, drain outlets, collars and metal counterflashings shall not be reinstalled where rusted, damaged or deteriorated. Aggregate surfacing materials shall not be reinstalled.

IBC 1511.6 Flashing

Flashings shall be reconstructed in accordance with *approved* manufacturer's installation instructions. Metal flashing to which bituminous materials are to be adhered shall be primed prior to installation.

1503.2 Flashing - Flashing shall be installed in such a manner so as to prevent moisture entering the wall and roof through joints in copings, through moisture-permeable materials and at intersections with parapet walls and other penetrations through the roof plane. 1503.2.1 Locations - Flashing shall be installed at wall and roof intersections, at gutters, wherever there is a change in roof slope or direction and around roof openings. Where flashing is of metal, the metal shall be corrosion resistant with a thickness of not less than 0.019 inch (0.483 mm) (No. 26 galvanized sheet).

R903.2.1 Locations

Flashings shall be installed at wall and roof intersections, wherever there is a change in roof slope or direction and around roof openings. A flashing shall be installed to divert the water away from where the eave of a sloped roof intersects a vertical sidewall. Where flashing is of metal, the metal shall be corrosion resistant with a thickness of not less than 0.019 inch (0.5 mm) (No. 26 galvanized sheet).

14. R&R Drip edge/gutter apron	286.14 LF	3.75	88.09	346.05	1,507.17	(86.56)	1,420.61
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Required by IRC R905.2.8.1 Base flashing (drip edge), should also be corrosion resistant metal.

1503.2.1 Locations - Flashing shall be installed at wall and roof intersections, at gutters, wherever there is a change in roof slope or direction and around roof openings.

Waste added. Roofing labor required.

15. Valley water barrier*	531.12 SF	1.77	99.47	303.17	1,342.72	(73.03)	1,269.69
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Lining the valley with water barrier membrane.

R905.2.8.2 Valleys

Valley linings shall be installed in accordance with the manufacturer's instructions before applying shingles. Valley linings of the following types shall be permitted:

- For open valleys (valley lining exposed) lined with metal, the valley lining shall be not less than 24 inches (610 mm) wide and of any of the corrosion-resistant metals in Table R905.2.8.2.
- For open valleys, valley lining of two plies of mineral-surfaced roll roofing, complying with ASTM D 3909 or ASTM D 6380 Class M, shall be permitted. The bottom layer shall be 18 inches (457 mm) and the top layer not less than 36 inches (914 mm) wide.
- For closed valleys (valley covered with shingles), valley lining of one ply of smooth roll roofing complying with ASTM D 6380 and not less than 36 inches wide (914 mm) or valley lining as described in Item 1 or 2 shall be permitted. Self-adhering polymer modified bitumen underlayment complying with ASTM D 1970 shall be permitted in lieu of the lining material.

R908.3 Roof Replacement: Roof replacement shall include the removal of existing layers of roof coverings down to the roof deck. Exception: Where the existing roof assembly includes an ice barrier membrane that is adhered to the roof deck, the existing ice barrier membrane shall be permitted to remain in place and **covered with an additional layer** of ice (water) barrier membrane in accordance with Section R905.

16. R&R Valley metal	88.52 LF	7.32	54.41	208.98	911.36	(44.92)	866.44
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R905.2.8.2 Valley linings metal shall be at least 24 inches wide and used with corrosion-resistant metal. Roofer labor required.

17. R&R Counterflashing*	7.81 LF	10.99	8.44	27.68	121.95	(2.83)	119.12
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IRC R905.2.8.4 Other flashing is required against a vertical front wall, as well as soil stack, vent pipe, and chimney flashing, shall be applied according to the asphalt shingle manufacturer's printed instructions. Roofer labor required.

**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Roof Covering - 3-Tab Roofing

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Remove Step flashing*	7.81 LF	1.51	0.00	3.80	15.59	(0.00)	15.59
Removal and discarding step flashing							
19. Step flashing	7.81 LF	10.15	8.38	25.56	113.21	(3.01)	110.20
IRC R905.2.8.4 Sidewall flashing is required for vertical sidewall and shall be by the step flashing method.							
20. Soffit & Fascia Manipulation For Flashing*	4.00 LF	22.55	9.55	29.09	128.84	(0.03)	128.81
Required to access step and "L" flashing which is nailed into the vertical wall, and is required to be removed and replaced with the roof system.							
21. R&R Flashing - pipe jack	5.00 EA	66.00	25.33	106.43	461.76	(17.34)	444.42
IRC R905.2.8.4 Other flashing is required against a vertical front wall, as well as soil stack, vent pipe, and chimney flashing, shall be applied according to the asphalt shingle manufacturer's printed instructions. Roofer labor required.							
ROOF VENT COMPONENTS							
IRC R806.2 Minimum Vent Area : The minimum net free ventilating area shall be 1/150 of the area of the vented space.							
22. R&R Through roof - flashing*	1.00 EA	111.76	9.38	36.04	157.18	(8.55)	148.63
Totals: Roof Covering - 3-Tab Roofing			1,825.35	7,507.44	32,611.69	1,792.57	30,819.12

Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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SHEATHING AND STARTING CONSIDERATIONS**IBC1609.5.1 Roof Deck**

The roof deck shall be designed to withstand the wind pressures determined in accordance with ASCE 7.

IBC 1511.3.1.1 Exceptions

A roof recover shall not be permitted where any of the following conditions occur:

Where the existing roof or roof covering is water soaked or has deteriorated to the point that the existing roof or roof covering is not adequate as a base for additional roofing.

IBC 1510.9 Structural Fire-Resistance

The structural frame and roof construction supporting imposed loads upon the roof by any rooftop structure shall comply with the requirements of Table 601. The fire-resistance reduction permitted by Table 601, Note a, shall not apply to roofs containing rooftop structures.

IBC Section 1503 Weather Protection - 1503.1 General

Roof decks shall be covered with approved roof coverings secured to the building or structure in accordance with the provisions of this chapter.

Roof coverings shall be designed and installed in accordance with this code and the approved manufacturer's instructions such that the roof covering shall serve to protect the building or structure.

IBC 1504.3 Wind Resistance of Nonballasted Roofs

Roof coverings installed on roofs in accordance with Section 1507 that are mechanically attached or adhered to the roof deck shall be designed to resist the design wind load pressures for components and cladding in accordance with Section 1609.

IBC Section 1609 Wind Loads - 1609.1 Applications

Buildings, structures and parts thereof shall be designed to withstand the minimum wind loads prescribed herein. Decreases in wind loads shall not be made for the effect of shielding by other structures.

IBC 2303.2 Fire-Retardant-Treated Wood

Fire-retardant-treated wood is any wood product which, when impregnated with chemicals by a pressure process or other means during manufacture, shall have, when tested in accordance with ASTM E84 or UL 723, a listed flame spread index of 25 or less and show no evidence of significant progressive combustion when the test is continued for an additional 20-minute period. Additionally, the flame front shall not progress more than 101/2 feet (3200 mm) beyond the centerline of the burners at any time during the test.

IBC 2303.2.4 Labeling

Fire-retardant-treated lumber and wood structural panels shall be labeled. The label shall contain the following items:

The identification mark of an approved agency in accordance with Section 1703.5. Identification of the treating manufacturer. The name of the fire-retardant treatment. The species of wood treated. Flame spread and smoke-developed index. Method of drying after treatment. Conformance with appropriate standards in accordance with Sections 2303.2.5 through 2303.2.8. For fire-retardant-treated wood exposed to weather, damp or wet locations, include the words "No increase in the listed classification when subjected to the Standard Rain Test" (ASTM D2898).

2304.8.2 Structural Roof Sheathing

Structural roof sheathing shall be designed in accordance with the general provisions of this code and the special provisions in this section. Roof sheathing conforming to the provisions of Table 2304.8(1), 2304.8(2), 2304.8(3) or 2304.8(5) shall be deemed to meet the requirements of this section. Wood structural panel roof sheathing shall be bonded by exterior glue.

IBC 2304.8 Floor and Roof Sheathing

Structural floor sheathing and structural roof sheathing shall comply with Sections 2304.8.1 and 2304.8.2, respectively.

TABLE 2304.8(1) ALLOWABLE SPANS FOR LUMBER FLOOR AND ROOF SHEATHING

Perpendicular to supports

MINIMUM NET THICKNESS (inches) OF LUMBER PLACED

Surfaced dry 5/8"

**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Surfaced unseasoned 11/16" Diagonally to supports Surfaced dry 3/4" Surfaced unseasoned 25/32"							
23. R&R Sheathing - plywood - 5/8" - treated	3,427.00 SF	5.23	630.57	5,983.60	24,537.38	(1,970.53)	22,566.85

**IRWIN & Associates**

IRWIN & Associates

CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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IRC R908.3.1.1 Roof Re-Cover Not Allowed

A roof re-cover shall not be permitted where any of the following conditions occur: 1. Where the existing roof or roof covering is water soaked or has deteriorated to the point that the existing roof or roof covering is not adequate as a base for additional roofing.

IRC R905.2.1. Sheathing Requirements for Asphalt Shingles require shingles be applied over a solid, continuous-decked material. Deck construction should be wolmanized plywood or

C-D Exposure 1 plywood (CDX), with a thickness of 7/16 to 5/8 of an inch thick. IRC further states in section 1609.5.1 that the deck must be designed and installed in accordance with ASCE 7.

Section R802 Wood Roof Framing**R802.1.5 Fire-Retardant-Treated Wood**

Fire-retardant-treated wood (FRTW) is any wood product that, when impregnated with chemicals by a pressure process or other means during manufacture, shall have, when tested in accordance with ASTM E84 or UL 723, a listed flame spread index of 25 or less and shows no evidence of significant progressive combustion where the test is continued for an additional 20-minute period. In addition, the flame front shall not progress more than 10.5 feet (3200 mm) beyond the center line of the burners at any time during the test.

R802.1.5.10 Moisture Content

Fire-retardant-treated wood shall be dried to a moisture content of 19 percent or less for lumber and 15 percent or less for wood structural panels before use. For wood kiln dried after treatment (KDAT) the kiln temperatures shall not exceed those used in kiln drying the lumber and plywood submitted for the tests described in Section R802.1.5.6 for plywood and R802.1.5.7 for lumber.

Section R803 Roof Sheathing**R803.1 Lumber Sheathing**

Allowable spans for lumber used as roof sheathing shall conform to Table R803.1. Spaced lumber sheathing for wood shingle and shake roofing shall conform to the requirements of Sections R905.7 and R905.8. Spaced lumber sheathing is not allowed in Seismic Design Category D2.

TABLE R803.1 MINIMUM THICKNESS OF LUMBER ROOF SHEATHING**MINIMUM NET THICKNESS (inches) 5/8****R803.2.1.2 Fire-Retardant-Treated Plywood**

The allowable unit stresses for fire-retardant-treated plywood, including fastener values, shall be developed from an approved method of investigation that considers the effects of anticipated temperature and humidity to which the fire-retardant-treated plywood will be subjected, the type of treatment and redrying process. The fire-retardant-treated plywood shall be graded by an approved agency.

Roofing labor required.

Rona

Fire-Resistant Treated Plywood - 5/8" x 4' x 8'

Article #5120059 Item #000320043 Model #801821301 Format 5/8"x4'x96"

\$71.99 per sheet

\$2.25 per SF

<https://www.rona.ca/en/plywood---standard-plywood>

ERIC_COOLEY

8/30/2022

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CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
24. Sheathing - additional cost for H-clips	3,427.00 SF	0.12	43.51	132.63	587.38	(17.14)	570.24
25. R&R Add charge for sheathing steep roof - 7/12 - 9 /12 slope Roofing labor required.	2.93 SF	0.46	0.11	0.44	1.90	(0.12)	1.78
Totals: Roof Decking			674.19	6,116.67	25,126.66	1,987.79	23,138.87

Roof Accessories

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SATELLITES							
26. Digital satellite system - Detach & reset Satellites will be required to be detached and reset Proper labor required.	1.00 EA	87.90	9.30	28.35	125.55	(0.00)	125.55
27. Digital satellite system - alignment and calibration only Satellite(s) will be required to be aligned and calibrated after being reattached back to the dwelling. Electrician's Rate	1.00 EA	263.68	27.89	85.03	376.60	(0.00)	376.60
Totals: Roof Accessories			37.19	113.38	502.15	0.00	502.15

Roof Law & Ordinance

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
28. Roof mount power attic vent IRC R806.2 Minimum Vent Area : The minimum net free ventilating area shall be 1/150 of the area of the vented space.	2.00 EA	231.71	49.03	149.45	661.90	(57.50)	604.40
29. Apply mastic around vents, vent pipes, roof penetrations*	6.00 EA	27.91	17.72	54.01	239.19	(1.07)	238.12

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CONTINUED - Roof Law & Ordinance

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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IRC R905.2.8.4 Other Flashing Flashing against a vertical front wall, as well as soil stack, vent pipe and chimney flashing, shall be applied in accordance with the asphalt shingle manufacturer's printed instructions.

IRC R903.2 Flashings shall be installed in a manner that prevents moisture from entering the wall and roof through joints in copings, through moisture permeable materials and at intersections with parapet walls and other penetrations through the roof plane.

IBC 1503.2.1 Locations - Flashing shall be installed at wall and roof intersections, at gutters, wherever there is a change in roof slope or direction and around roof openings.

IRC M1801.9 Fireblocking Vent and chimney installations shall be fireblocked in accordance with Section R602.8.

IRC R302.11 Fireblocking: In combustible construction, fireblocking shall be provided to cut off both vertical and horizontal concealed draft openings and to form an effective fire barrier between stories, and between a top story and the roof space. Fireblocking shall be provided in wood-framed construction in the following locations: (4) **At openings around vents**, pipes, ducts, cables and wires at ceiling and floor level, with an **approved material to resist the free passage of flame** and products of combustion. The material filling this annular space shall not be required to meet the ASTM E 136 requirements.

IRC P3103.3 Flashings and Sealing The juncture of each vent pipe with the roof line shall be made water tight by an approved flashing. Vent extensions in walls and soffits shall be made weather tight by caulking.

30. Moisture protection - vapor barrier seam tape	3,427.00 SF	0.26	8.22	290.00	1,189.24	(25.70)	1,163.54
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Re-roofing requires that any pre-existing tape sealing, nail holes or gaps are resealed to avoid water intrusion.
Roofing labor required.

IBC 1503.2 Flashing

Flashing shall be installed in such a manner so as to prevent moisture entering the wall and roof through joints in copings, through moisture-permeable materials and at intersections with parapet walls and other penetrations through the roof plane.

Section R906 ROOF INSULATION

R906.1 General

The use of above-deck thermal insulation shall be permitted provided such insulation is covered with an approved roof covering and complies with FM 4450 or UL 1256.

Totals: Roof Law & Ordinance			74.97	493.46	2,090.33	84.27	2,006.06
Total: Roof System			2,654.90	15,203.24	64,317.97	3,999.63	60,318.34

Exterior**Gutters**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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GUTTERS

31. R&R Gutter / downspout - aluminum - up to 5"	21.00 LF	9.04	18.46	61.22	269.52	(20.95)	248.57
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CONTINUED - Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
GUTTERS - Detach and Reset Gutters have to be detached and reset to repair the roof system, as they will be damaged from ladders, scrap off, installation of drip edge, and repair / recover to the roof system.							
32. Gutter / downspout - Detach & reset	231.00 LF	5.04	123.18	375.47	1,662.89	(0.00)	1,662.89
GUTTER - Clean and Paint Gutters have roof and other debris in and on the gutters that have to be clean, and the gutters will require painting from handling.							
33. Clean gutter/downspout	231.00 LF	0.84	0.18	62.64	256.86	(0.58)	256.28
34. Prime & paint gutter / downspout	231.00 LF	2.43	4.07	182.34	747.74	(12.71)	735.03
35. Mask and prep for paint - plastic, paper, tape (per LF)	231.00 LF	2.07	4.99	155.83	638.99	(15.59)	623.40
Totals: Gutters			150.88	837.50	3,576.00	49.83	3,526.17

Fascia & Soffit

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
WOOD FASCIA							
36. R&R Fascia - 1" x 6" - #1 pine	21.00 LF	6.40	13.44	43.35	191.19	(11.87)	179.32
37. Clean fascia	286.00 LF	0.99	0.00	91.31	374.45	(0.00)	374.45
38. Prime & paint exterior fascia - wood, 6" - 8" wide	286.00 LF	3.25	4.58	301.25	1,235.33	(14.30)	1,221.03
WOOD SOFFIT							
39. R&R Soffit - wood	16.00 SF	8.15	13.13	42.06	185.59	(12.12)	173.47
40. Clean soffit - wood	572.00 SF	0.55	0.46	101.61	416.67	(1.43)	415.24
41. Prime & paint exterior soffit - wood	572.00 SF	3.31	19.22	616.80	2,529.34	(60.06)	2,469.28
42. Mask and prep for paint - tape only (per LF over drip edge & roofing)*	286.00 LF	0.58	1.14	53.86	220.88	(3.58)	217.30
FRIEZE TRIM							
43. R&R Trim board - 1" x 2" - installed (pine)	21.00 LF	3.63	2.03	25.23	103.49	(6.35)	97.14
44. Clean trim - wood	286.00 LF	0.36	0.23	33.27	136.46	(0.72)	135.74
45. Seal & Paint cove molding - three coats	286.00 LF	2.28	3.20	211.32	866.60	(10.01)	856.59
MASKING							
46. Mask and prep for paint - plastic, paper, tape (per LF)	286.00 LF	2.07	6.18	192.92	791.12	(19.31)	771.81
Totals: Fascia & Soffit			63.61	1,712.98	7,051.12	139.75	6,911.37

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Elevations / Siding**Wood Siding**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
WOOD SIDING							
47. R&R Siding - plywood panel - stain grade	64.00 SF	3.82	23.70	78.84	347.02	(36.48)	310.54
T-111 Siding							
SITE PREP							
48. Clean siding - wood	636.00 SF	0.55	0.51	112.98	463.29	(1.59)	461.70
49. Mask and prep for paint - plastic, paper, tape (per LF)	106.00 LF	2.07	2.29	71.49	293.20	(7.16)	286.04
Mask around perimeter							
50. Two ladders with jacks and plank (per day)	2.00 DA	116.63	0.00	75.23	308.49	(0.00)	308.49
PAINT HARDBOARD AND TRIM							
51. Seal & paint wood siding	636.00 SF	2.64	22.90	548.89	2,250.83	(71.55)	2,179.28
Totals: Wood Siding			49.40	887.43	3,662.83	116.78	3,546.05
Total: Elevations / Siding			49.40	887.43	3,662.83	116.78	3,546.05

Windows & Doors**Exterior Windows**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
WINDOW SCREENS							
52. R&R Window screen, 1 - 9 SF	1.00 EA	43.72	4.10	14.11	61.93	(8.37)	53.56
53. Window Reglazing/Repair - Labor Minimum	1.00 EA	246.49	26.08	79.49	352.06	(0.00)	352.06
Totals: Exterior Windows			30.18	93.60	413.99	8.37	405.62
Total: Windows & Doors			30.18	93.60	413.99	8.37	405.62
Total: Exterior			294.07	3,531.51	14,703.94	314.73	14,389.21

Structural Systems**HVAC****Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
54. R&R Air conditioning security cage	1.00 EA	363.69	35.42	117.30	516.41	(60.00)	456.41
55. R&R Refrigerant lineset - 3/8" x 3/4" tubing - up to 30'	1.00 EA	363.27	34.99	117.15	515.41	(41.00)	474.41
56. Central air cond. system - refrigerant evacuation	1.00 EA	156.84	16.60	50.59	224.03	(0.00)	224.03
57. Central air cond. system - recharge refrigerant*	1.00 EA	265.07	28.05	85.48	378.60	(0.00)	378.60
58. HVAC Technician - per hour	4.00 HR	104.78	44.34	135.17	598.63	(0.00)	598.63
Additional hours for testing and trouble shooting system, travel, shopping for parts, plus invoicing.							
Totals: Exterior			159.40	505.69	2,233.08	101.00	2,132.08
Total: HVAC			159.40	505.69	2,233.08	101.00	2,132.08
Total: Structural Systems			159.40	505.69	2,233.08	101.00	2,132.08

Interior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
CEILING INSULATION							
59. Insulation - Instalation Minimum*	1.00 EA	207.19	21.93	66.82	295.94	(0.00)	295.94
60. Material Only Batt insulation - 10" - R30 - paper / foil faced	32.00 SF	1.29	4.36	13.31	58.95	(10.32)	48.63
CEILING ENCAPSULATE - ANTI-MICROBIAL							
61. Seal floor/ceiling joist system (anti-microbial coating)	32.00 SF	3.75	5.30	40.42	165.72	(16.56)	149.16
CEILING							
62. Drywall Repair - Labor and Material*	1.00 EA	481.56	1.53	155.79	638.88	(4.77)	634.11
CEILING PAINT							
63. Painting - Minimum Charge - Labor and Material	1.00 EA	242.75	3.82	79.51	326.08	(11.95)	314.13
CEILING ACCESSORIES							
64. Light fixture - Detach & reset	1.00 EA	53.29	5.63	17.18	76.10	(0.00)	76.10
WALLS							
65. Drywall Repair - Labor and Material*	1.00 EA	481.56	1.53	155.79	638.88	(4.77)	634.11
PAINT WALLS							
66. Mask and prep for paint - tape only (per LF)	24.00 LF	0.95	0.10	7.39	30.29	(0.30)	29.99
Tape crown							
Tape baseboard							

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CONTINUED - Interior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
67. Seal the surface area w/oil based/hybrid stain blocker - one coat	192.00 SF	1.01	1.54	63.04	258.50	(4.80)	253.70
68. Painting - Faux (special effects) - 3 part DOOR	192.00 SF	3.05	7.99	191.44	785.03	(24.96)	760.07
69. Detach & Reset Interior door unit	1.00 EA	75.77	0.07	24.46	100.30	(0.00)	100.30
70. R&R Detach and Reset Wood door frame & trim*	17.00 LF	14.75	10.24	84.18	345.17	(32.00)	313.17
71. Mask and prep for paint - tape only (per LF)	17.00 LF	0.95	0.07	5.23	21.45	(0.21)	21.24
72. Stain door/window trim & jamb - 2 coats (per side)* PAINT BASEBOARD	1.00 EA	47.45	0.39	15.44	63.28	(1.22)	62.06
73. Mask and prep for paint - tape only (per LF) One tape on top of the base, one tape on the floor	24.00 LF	0.95	0.10	7.39	30.29	(0.30)	29.99
74. Stain & finish baseboard FLOOR	24.00 LF	1.51	0.42	11.82	48.48	(1.32)	47.16
75. Floor protection - self-adhesive plastic film CONTENTS	42.00 SF	0.95	0.47	13.02	53.39	(1.47)	51.92
76. Contents - move out then reset	1.00 EA	95.28	0.00	30.73	126.01	(0.00)	126.01
Totals: Interior			65.49	982.96	4,062.74	114.95	3,947.79

General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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MATERIAL SECURITY AND DELEIVERY

77. Telehandler/forklift and operator	4.00 HR	138.78	0.00	179.03	734.15	(0.00)	734.15
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Required to safely left and place roofing material, tools, and other items off of trailer and on the roof / ladder jacks / platforms. The materials listed above, are for a preloaded roof. The line items DO NOT ACCOUNT for the time to purchase, transport, unload the work trailer, and load the roof. This line item is designed for such operations of loading the roof.

OSHA law (ladder standard)

1926.1053(b)(22)

"An employee shall not carry any object or load that could cause the employee to lose balance and fall."

1926.1053(b)(21)

"Each employee shall use at least one hand to grasp the ladder when progressing up and/or down the ladder."

OSHA released publicly on the US DOL website by the Department of Labor in April 2, 1992 letter to the president of a roofing company where they stated that there is "no variance from the requirements of 1926.1053(b)(22).

Unless OSHA will provide a written and notarized waiver to this law, I cannot reconsider my position.

ERIC_COOLEY

8/30/2022

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CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEBRIS / GENERAL DAILY CLEAN UP							
78. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	660.00	0.00	212.85	872.85	(0.00)	872.85
79. Material Only Sheathing - plywood - 5/8" - treated	128.00 SF	2.30	31.14	94.94	420.48	(73.60)	346.88
Four sheets of plywood under the dumpster to protect the driveway.							
80. Cleaning Technician - incl. cleaning agent - per hour	10.00 HR	60.12	1.04	194.23	796.47	(3.25)	793.22
4 weeks 2 hours a work day.							
NORMAL OSHA REQUIREMENTS							
81. Temporary toilet - Minimum rental charge	1.00 EA	125.00	0.00	40.31	165.31	(0.00)	165.31
SANITATION - TEMPORARY PORTAPOTTY							
Federal Law 1910.141(c)(1)(i)							
Except as otherwise indicated in this paragraph (c)(1)(i), toilet facilities, in toilet rooms separate for each sex, shall be provided in all places of employment in accordance with table J-1 of this section. The number of facilities to be provided for each sex shall be based on the number of employees of that sex for whom the facilities are furnished. Where toilet rooms will be occupied by no more than one person at a time, can be locked from the inside, and contain at least one water closet, separate toilet rooms for each sex need not be provided. Where such single-occupancy rooms have more than one toilet facility, only one such facility in each toilet room shall be counted for the purpose of table J-1.							
1 Water Closet for 1-15 employees							
2 Water Closets for 16-35 employees							
3 Water Closets for 35-55 employees							
4 Water Closets for 56-80 employees							
5 Water Closets for 81-110 employees							
6 Water Closets for 111-150 employees							
1926.51(c)(1)							
Toilets shall be provided for employees according to the following table: 1 toilet per 20 employees.							
1926.51(c)(2)							
Under temporary field conditions, provisions shall be made to assure not less than one toilet facility is available.							
1926.51(c)(3)							
Job sites, not provided with a sanitary sewer, shall be provided with one of the following toilet facilities unless prohibited by local codes:							
IRC 2015 - Section 3305 Sanitary							
3305.1 Facilities Required - Sanitary facilities shall be provided during construction, remodeling or demolition activities in accordance with the International Plumbing Code.							
REQUIRED SUPERVISION							
82. Residential Supervision / Project Management - per hour	38.00 HR	102.31	0.00	1,253.81	5,141.59	(0.00)	5,141.59



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CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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Mitigation, remediation, restoration, and overall construction for this job is to be completed within compliance with Louisiana State Law, Parish code, applicable International Code Council codes, IICRC standards, and Federal OSHA laws and EPA regulations.

Project managers scope the loss; create their own estimate of the job independently; meet with insured to sign a contract, collect deductibles; meet with adjuster and/or public adjuster for an inspection; obtain permits, which includes travel time; order, pick up, and inspect materials; hire, coordinate, and meet with different trade sub-contractors; must create/maintain project schedules; inspect and supervise over job site throughout the entirety of the construction; submit documents to mortgage company for money drawls; meet with inspectors; ensure OSHA requirements are being met; ensured that International Residential (IRC), Building (IBC), Fire (IRC), Energy Conservation (IECC), Plumbing (IPC), Mechanical (IMC), Existing Building (IEBC), Property Maintenance (IPMC) Codes are being adhered to; that all federal laws, state laws, and city/county codes are being adhered to; complete final punch out list; conduct final walk through with insured, claims adjuster, and/or public adjuster; submit supplements; create final invoice; collect payment; and many other supervisory and project management duties not listed.

FALL PROTECTION SUPERVISION REQUIRED

OSH Act - Public Law 91-596 requires all private sector employers (general contractors and sub-contractors) comply with OSHA rules and regulations in all fifty states. The Code of Federal Regulations (CFR) Title 29 Part 1926 Construction Industry and Title 29 part 1910 General Industry are federal laws that requires certain protocols are in place to prevent work related injuries and illness, particular fall hazards which are the leading cause of injuries and deaths on construction sites.

1910.140(c)(13)(ii)

Designed, installed, and used, under the supervision of qualified person, as part of a complete personal fall protection system that maintains a safety factor of at least two.

1910.140(c)(21)

The employer must provide for prompt rescue of each employee in the event of a fall.

1926.50(b)

Provisions shall be made prior to commencement of the project for prompt medical attention in case of serious injury.

1926.502(d)(15)(ii)

under the supervision of a qualified person.

1926.502(h)

"Safety monitoring systems." Safety monitoring systems [See 1926.501(b)(10) & (k)] and their use shall comply with the following provisions:

1926.502(h)(1)

The employer shall designate a competent person to monitor the safety of other employees and the employer shall ensure that the safety monitor complies with the following requirements:

1926.502(h)(1)(i)

The safety monitor shall be competent to recognize fall hazards;

1926.502(h)(1)(iv)

The safety monitor shall be close enough to communicate orally with the employee; and

1926.502(h)(1)(v)

The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.

1926.502(k)(1)

The fall protection plan shall be prepared by a qualified person and developed specifically for the site where the leading edge work, precast concrete work, or residential construction work is being performed and the plan must be maintained up to date.

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CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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1926.502(k)(4)

The implementation of the fall protection plan shall be under the supervision of a competent person.

IRC 2015 - Section 3306 Protection of Pedestrians

3306.1 Protection Required - Pedestrians shall be protected during construction, remodeling and demolition activities as required by this chapter and Table 3306.1. Signs shall be provided to direct pedestrian traffic.

10% of total labor hours (379 hours)

FEES, TAXES, PERMITS, FEES, ETC

83. Taxes, insurance, permits & fees (Bid Item)	428.00 EA	1.00	0.00	138.03	566.03	(0.00)	566.03
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Permits:

Approximately 1% of the repair costs.

This does not include time needed to drive to permit office, fill out applications, obtain permits, and have inspections completed.

Totals: General Conditions			32.18	2,113.20	8,696.88	76.85	8,620.03
Total: Coverage A - Dwelling			3,206.04	22,602.39	95,104.56	4,607.16	90,497.40

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
84. Siding labor minimum*	1.00 EA	34.57	3.66	11.15	49.38	(0.00)	49.38
85. Temporary repair services labor minimum	1.00 EA	190.53	0.00	61.45	251.98	(0.00)	251.98
86. Electrical labor minimum*	1.00 EA	195.67	20.70	63.10	279.47	(0.00)	279.47

Totals: Labor Minimums Applied			24.36	135.70	580.83	0.00	580.83
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Line Item Totals: ERIC_COOLEY			3,230.40	22,738.09	95,685.39	4,607.16	91,078.23
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Coverage	Item Total	%	ACV Total	%
Dwelling	93,595.06	97.82%	89,072.17	97.80%
Law, Ordinance, Code Upgrade	2,090.33	2.18%	2,006.06	2.20%
Total	95,685.39	100.00%	91,078.23	100.00%

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Summary for Dwelling

Line Item Total	68,195.00
Material Sales Tax	780.36
Subtotal	68,975.36
Overhead	10,346.33
Profit	11,898.30
Service Sales Tax	2,375.07
Replacement Cost Value	\$93,595.06
Less Depreciation	(4,522.89)
Actual Cash Value	\$89,072.17
Net Claim	\$89,072.17
Total Recoverable Depreciation	4,522.89
Net Claim if Depreciation is Recovered	\$93,595.06

Luke Irwin
Building Consultant

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Summary for Law, Ordinance, Code Upgrade

Line Item Total	1,521.90
Material Sales Tax	8.22
Subtotal	1,530.12
Overhead	229.51
Profit	263.95
Service Sales Tax	66.75
Replacement Cost Value	\$2,090.33
Less Depreciation	(84.27)
Actual Cash Value	\$2,006.06
Net Claim	\$2,006.06
Total Recoverable Depreciation	84.27
Net Claim if Depreciation is Recovered	\$2,090.33

 Luke Irwin
 Building Consultant

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Recap of Taxes, Overhead and Profit

	Overhead (15%)	Profit (15%)	Material Sales Tax (8%)	Service Sales Tax (8%)	Manuf. Home Tax (3%)	Svc. Demo Sales Tax (8%)
Line Items						
	10,575.84	12,162.25	788.58	2,441.82	0.00	0.00
Total	10,575.84	12,162.25	788.58	2,441.82	0.00	0.00

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Recap by Room**Estimate: ERIC_COOLEY****Area: Coverage A - Dwelling****Area: Temporary Repairs / Mitigating Damages****Tree Removal**

		824.16	1.18%
Coverage: Dwelling	100.00% =	824.16	

Area Subtotal: Temporary Repairs / Mitigating Damages

		824.16	1.18%
Coverage: Dwelling	100.00% =	824.16	

Area: Roof System**Site Preperation**

		2,971.65	4.26%
Coverage: Dwelling	100.00% =	2,971.65	

Roof Covering - 3-Tab Roofing

		23,278.90	33.39%
Coverage: Dwelling	100.00% =	23,278.90	

Roof Decking

		18,335.80	26.30%
Coverage: Dwelling	100.00% =	18,335.80	

Roof Accessories

		351.58	0.50%
Coverage: Dwelling	100.00% =	351.58	

Roof Law & Ordinance

		1,521.90	2.18%
Coverage: Law, Ordinance, Code Upgrade	100.00% =	1,521.90	

Area Subtotal: Roof System

		46,459.83	66.64%
Coverage: Dwelling	96.72% =	44,937.93	
Coverage: Law, Ordinance, Code Upgrade	3.28% =	1,521.90	

Area: Exterior**Gutters**

		2,587.62	3.71%
Coverage: Dwelling	100.00% =	2,587.62	

Fascia & Soffit

		5,274.53	7.57%
Coverage: Dwelling	100.00% =	5,274.53	

Area: Elevations / Siding**Wood Siding**

		2,726.00	3.91%
Coverage: Dwelling	100.00% =	2,726.00	

Area Subtotal: Elevations / Siding

		2,726.00	3.91%
Coverage: Dwelling	100.00% =	2,726.00	

Area: Windows & Doors**Exterior Windows**

		290.21	0.42%
Coverage: Dwelling	100.00% =	290.21	

ERIC_COOLEY

8/30/2022

Page: 24

**IRWIN & Associates**

IRWIN & Associates

Area Subtotal: Windows & Doors			290.21	0.42%
Coverage: Dwelling	100.00% =		290.21	
Area Subtotal: Exterior			10,878.36	15.60%
Coverage: Dwelling	100.00% =		10,878.36	
Area: Structural Systems				
Area: HVAC				
Exterior			1,567.99	2.25%
Coverage: Dwelling	100.00% =		1,567.99	
Area Subtotal: HVAC			1,567.99	2.25%
Coverage: Dwelling	100.00% =		1,567.99	
Area Subtotal: Structural Systems			1,567.99	2.25%
Coverage: Dwelling	100.00% =		1,567.99	
Interior			3,014.29	4.32%
Coverage: Dwelling	100.00% =		3,014.29	
General Conditions			6,551.50	9.40%
Coverage: Dwelling	100.00% =		6,551.50	
Area Subtotal: Coverage A - Dwelling			69,296.13	99.40%
Coverage: Dwelling	97.80% =		67,774.23	
Coverage: Law, Ordinance, Code Upgrade	2.20% =		1,521.90	
Labor Minimums Applied			420.77	0.60%
Coverage: Dwelling	100.00% =		420.77	
Subtotal of Areas			69,716.90	100.00%
Coverage: Dwelling	97.82% =		68,195.00	
Coverage: Law, Ordinance, Code Upgrade	2.18% =		1,521.90	
Total			69,716.90	100.00%

**IRWIN & Associates**

IRWIN & Associates

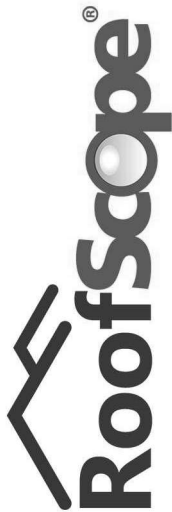
Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
CONT: CLEAN APPLIANCES			601.20	3.25	597.95
Coverage: Dwelling	@	100.00% =	601.20		
CLEANING			1,244.54	4.32	1,240.22
Coverage: Dwelling	@	100.00% =	1,244.54		
CONTENT MANIPULATION			95.28		95.28
Coverage: Dwelling	@	100.00% =	95.28		
GENERAL DEMOLITION			12,304.09		12,304.09
Coverage: Dwelling	@	100.00% =	12,304.09		
DOORS			298.13	32.00	266.13
Coverage: Dwelling	@	100.00% =	298.13		
DRYWALL			963.12	9.54	953.58
Coverage: Dwelling	@	100.00% =	963.12		
ELE			195.67		195.67
Coverage: Dwelling	@	100.00% =	195.67		
ELECTRICAL - SPECIAL SYSTEMS			263.68		263.68
Coverage: Dwelling	@	100.00% =	263.68		
HEAVY EQUIPMENT			555.12		555.12
Coverage: Dwelling	@	100.00% =	555.12		
PERMITS AND FEES			2,859.65		2,859.65
Coverage: Dwelling	@	100.00% =	2,859.65		
FINISH CARPENTRY / TRIMWORK			66.15	6.35	59.80
Coverage: Dwelling	@	100.00% =	66.15		
FRAMING & ROUGH CARPENTRY			12,954.06	1,970.53	10,983.53
Coverage: Dwelling	@	100.00% =	12,954.06		
HEAT, VENT & AIR CONDITIONING			1,506.54	101.00	1,405.54
Coverage: Dwelling	@	100.00% =	1,506.54		
INSULATION			248.47	10.32	238.15
Coverage: Dwelling	@	100.00% =	248.47		
LABOR ONLY			3,887.78		3,887.78
Coverage: Dwelling	@	100.00% =	3,887.78		
LIGHT FIXTURES			53.29		53.29
Coverage: Dwelling	@	100.00% =	53.29		
MOISTURE PROTECTION			891.02	25.70	865.32
Coverage: Law, Ordinance, Code Upgrade	@	100.00% =	891.02		
PAINTING			8,498.37	277.36	8,221.01
Coverage: Dwelling	@	100.00% =	8,498.37		
ROOFING			18,588.03	1,941.97	16,646.06
Coverage: Dwelling	@	96.61% =	17,957.15		
Coverage: Law, Ordinance, Code Upgrade	@	3.39% =	630.88		
SCAFFOLDING			313.26		313.26
Coverage: Dwelling	@	100.00% =	313.26		

**IRWIN & Associates**

IRWIN & Associates

O&P Items				RCV	Deprec.	ACV
SIDING				348.77	36.51	312.26
Coverage: Dwelling	@	100.00% =		348.77		
SOFFIT, FASCIA, & GUTTER				1,589.96	44.94	1,545.02
Coverage: Dwelling	@	100.00% =		1,589.96		
SPECIALTY ITEMS				250.00		250.00
Coverage: Dwelling	@	100.00% =		250.00		
TEMPORARY REPAIRS				855.53	135.00	720.53
Coverage: Dwelling	@	100.00% =		855.53		
WINDOW REGLAZING & REPAIR				285.19	8.37	276.82
Coverage: Dwelling	@	100.00% =		285.19		
O&P Items Subtotal				69,716.90	4,607.16	65,109.74
Material Sales Tax				788.58		788.58
Coverage: Dwelling	@	98.96% =		780.36		
Coverage: Law, Ordinance, Code Upgrade	@	1.04% =		8.22		
Overhead				10,575.84		10,575.84
Coverage: Dwelling	@	97.83% =		10,346.33		
Coverage: Law, Ordinance, Code Upgrade	@	2.17% =		229.51		
Profit				12,162.25		12,162.25
Coverage: Dwelling	@	97.83% =		11,898.30		
Coverage: Law, Ordinance, Code Upgrade	@	2.17% =		263.95		
Service Sales Tax				2,441.82		2,441.82
Coverage: Dwelling	@	97.27% =		2,375.07		
Coverage: Law, Ordinance, Code Upgrade	@	2.73% =		66.75		
Total				95,685.39	4,607.16	91,078.23



Project Totals

Total Roof Area	-	37.21 SQ
Standard Slope (4:12-6:12)	-	34.27 SQ
Steep Slope (7:12 or greater)	-	2.93 SQ
Roof Planes	-	6
Structures	-	1
Eave	-	140.00 LF
Rake	-	146.14 LF
Total Perimeter	-	286.14 LF
Ridge	-	128.05 LF
Valley	-	88.52 LF
Step Flashing	-	7.81 LF
Headwall Flashing	-	2.00 LF



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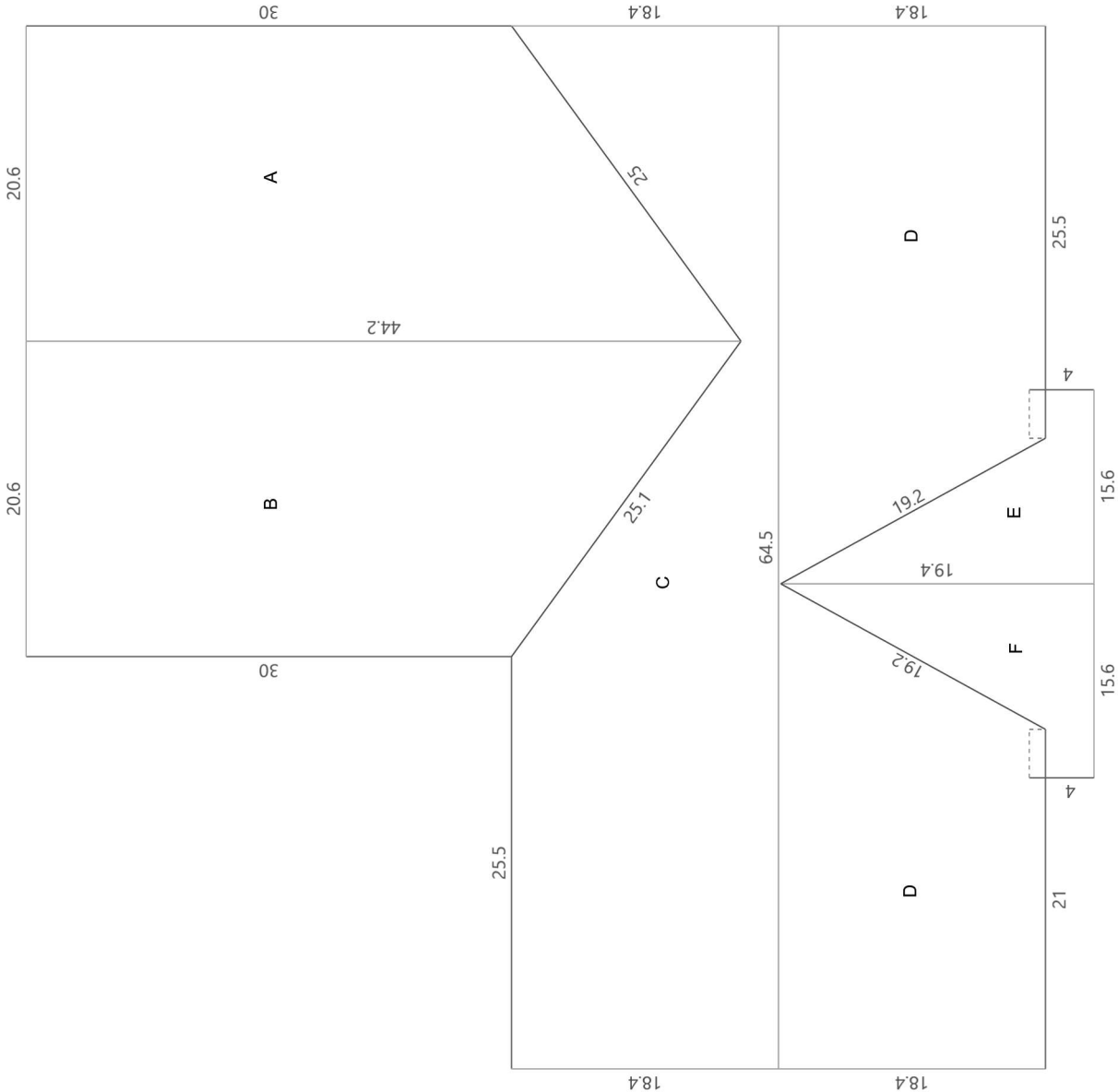
THIS REPORT IS FOR ESTIMATION PURPOSES ONLY AND DOES NOT INCLUDE WASTE, VERIFY ALL DIMENSIONS AND TOTALS BEFORE PURCHASING MATERIALS.
THIS REPORT IS THE PROPERTY OF SCOPE TECHNOLOGIES, INC. AND MAY NOT BE REPRODUCED WITHOUT WRITTEN CONSENT

Roof Area Analysis - Structure 1

Plane	Area(sf)	Pitch	Slope
A	762	4:12	
B	762	4:12	
C	881	6:12	
D	1,022	6:12	
E	147	10:12	S
F	147	10:12	S

Slope: (S)teep - (L)ow - (F)lat

Totals (SQ)	
4:12	- 15.2
6:12	- 19.0
10:12	- 2.9
Steep	- 2.9



Drawing Key

- Eave
- Rake Edge
- Hip
- Valley
- Ridge
- Flat Drip Edge
- Parapet
- Coping
- Clear Story
- Slope Change
- Headwall Flashing
- Step Flashing
- Ice & Water Areas
- Flat Slope Area

Irwin - 053



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

When you have a covered structural damage claim to your real property, you should know:

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel F = Factored In, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50	
Less Non - recoverable Depreciation (Including Taxes) [7]		
Subtotal		312.50
General Contractor O&P on Depreciation	166.50	
Less General Contractor O&P on Non - recoverable Depreciation		
Subtotal		
Total Maximum Additional Amounts Available If Incurred [8]		
Total Amount of Claim If Incurred [9]		

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

- 1. Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
- 2. General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
- 3. Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
- 4. Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
- 5. Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
- 6. Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
- 7. Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
- 8. Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
- 9. Total Amount of Claim if Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

State Farm

COOLEY, ERIC

24-8432-K60

Insured:	COOLEY, ERIC	Estimate:	24-8432-K60
Property:	[REDACTED]	Claim Number:	248432K60
	[REDACTED]	Policy Number:	24BLU2549
Cellular:	[REDACTED]	Price List:	MSJA28_APR19
Type of Loss:	Wind Damage		Restoration/Service/Remodel
Deductible:	\$1,216.00		
Date of Loss:	4/13/2019		
Date Inspected:	4/15/2019		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	2,503.02
Contractor Sales Tax	66.61
Replacement Cost Value	2,569.63
Less Deductible	(1,216.00)
Net Payment	\$1,353.63

 Bates,Chris

844-458-4300 x 2534394588

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

State Farm

COOLEY, ERIC

24-8432-K60

CONTINUED - Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
NO DAMAGE				
Totals: Front Elevation			0.00	0.00

Right Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
NO DAMAGE				
Totals: Right Elevation			0.00	0.00

Rear Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
5. Gutter / downspout - aluminum - up to 5"	8.00 LF	4.74	1.33	39.25
6. R&R 1" x 2" lumber (.167 BF per LF)	21.00 LF	2.25	1.65	48.90
7. R&R Fascia - 1" x 6" - #1 pine	21.00 LF	4.85	3.56	105.41
8. Prime & paint exterior fascia - wood, 4"- 6" wide	41.67 LF	1.38	2.01	59.51
9. Seal & paint trim - two coats	41.67 LF	1.15	1.68	49.60
10. R&R Window screen, 1 - 9 SF	1.00 EA	38.88	1.36	40.24
Totals: Rear Elevation			11.59	342.91

State Farm

COOLEY, ERIC

24-8432-K60

Left Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
NO DAMAGE				
Totals: Left Elevation			0.00	0.00

Fence

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
NO DAMAGE NOTED DURING THE INITIAL INSPECTION				
Totals: Fence			0.00	0.00

Tree removal

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
* 11. General Demolition (Bid Item)PER RAYMAND KEMPER TREE SERVICE	1.00 EA	600.00 *EN	0.00	600.00
Totals: Tree removal			0.00	600.00

HVAC

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
12. Central air - condenser repair - fan guard	1.00 EA	185.32	6.49	191.81

State Farm

COOLEY, ERIC

24-8432-K60

CONTINUED - HVAC

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
13. R&R Refrigerant lineset - 3/8" x 3/4" tubing - up to 30'	1.00 EA	312.54	10.94	323.48
Totals: HVAC			17.43	515.29

Area Totals: SKETCH2

551.66 SF Walls	202.28 SF Ceiling	753.95 SF Walls and Ceiling
202.28 SF Floor	225.06 Total Area	68.96 LF Floor Perimeter
202.28 Floor Area	67.33 Exterior Perimeter of Walls	68.96 LF Ceil. Perimeter
1,251.06 Exterior Wall Area		588.66 Interior Wall Area
3,595.89 Surface Area	35.96 Number of Squares	278.78 Total Perimeter Length
127.02 Total Ridge Length		

Total: SKETCH2			44.60	1,919.04
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Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
14. Gutter labor minimum	1.00 EA	150.77	5.28	156.05
15. Framing labor minimum	1.00 EA	112.55	3.94	116.49
16. Siding labor minimum	1.00 EA	101.03	3.54	104.57
17. Painting labor minimum	1.00 EA	83.34	2.92	86.26
18. Window labor minimum	1.00 EA	118.90	4.16	123.06
19. Heat, vent, & air cond. labor minimum	1.00 EA	61.99	2.17	64.16
Totals: Labor Minimums Applied			22.01	650.59

Line Item Totals: 24-8432-K60			66.61	2,569.63
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State Farm

COOLEY, ERIC

24-8432-K60

Grand Total Areas:

551.66 SF Walls	202.28 SF Ceiling	753.95 SF Walls and Ceiling
202.28 SF Floor		68.96 LF Floor Perimeter
		68.96 LF Ceil. Perimeter
202.28 Floor Area	225.06 Total Area	588.66 Interior Wall Area
1,251.06 Exterior Wall Area	67.33 Exterior Perimeter of Walls	
3,595.89 Surface Area	35.96 Number of Squares	278.78 Total Perimeter Length
127.02 Total Ridge Length		

State Farm

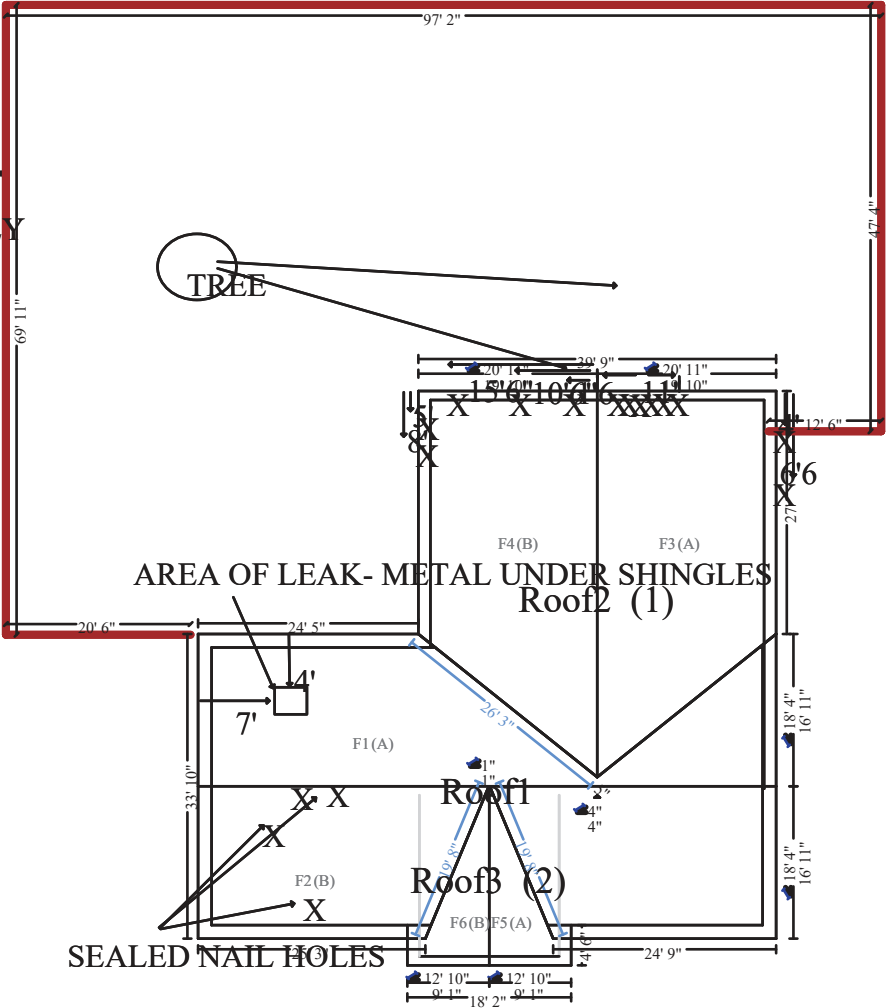
COOLEY, ERIC

24-8432-K60

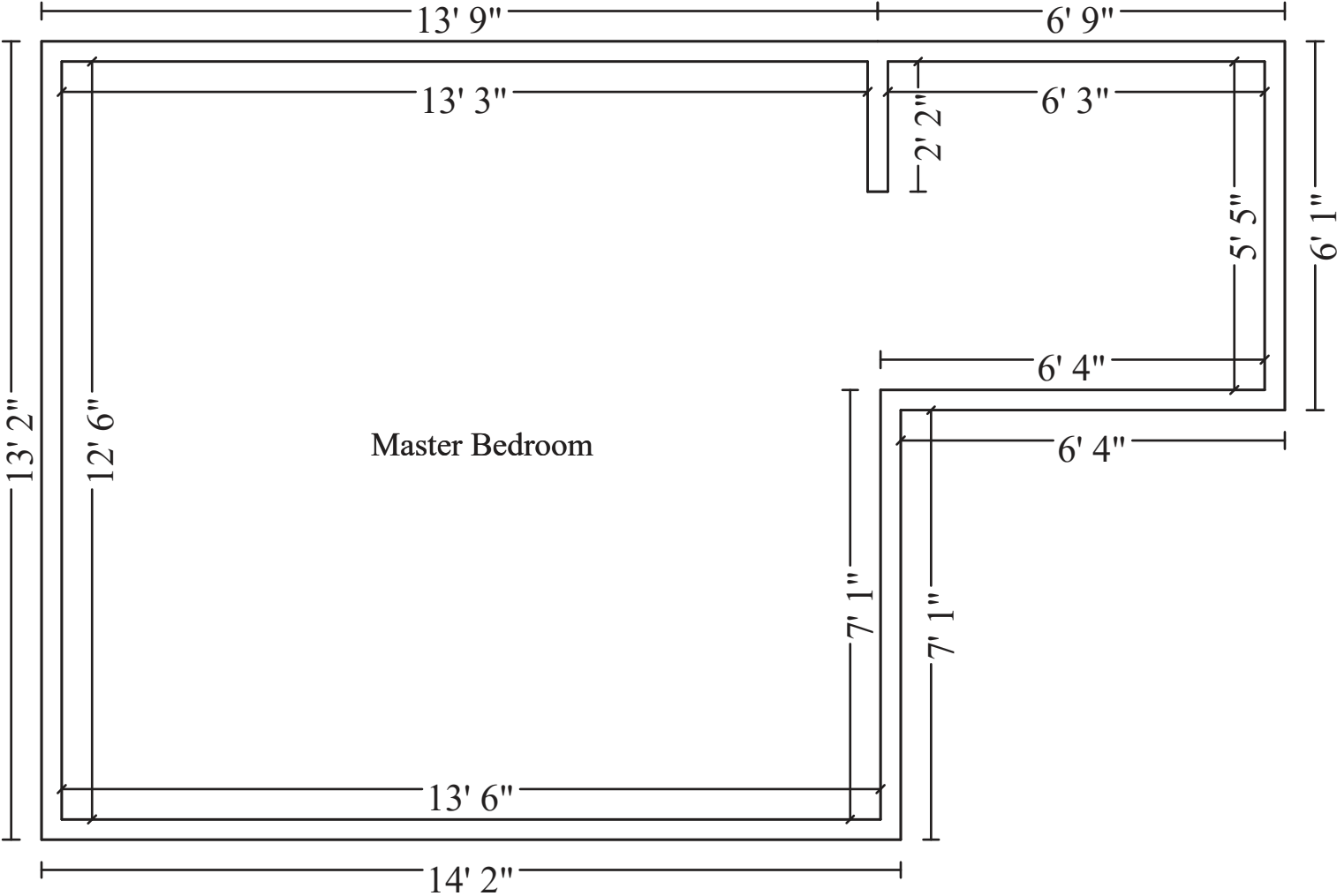
Recap of Taxes, Overhead and Profit

	GC Overhead (0%)	GC Profit (0%)	Contractor Sales Tax (3.5%)	Material Tax (7%)
Line Items	0.00	0.00	66.61	0.00
Total	0.00	0.00	66.61	0.00

FENCE IS FOR REFERENCE ONLY
FENCE IS NOT TO SCALE



Main Level



INTERIOR

Providing Insurance and Financial Services
Home Office, Bloomington, IL



April 15, 2019

Eric Cooley
[REDACTED]

State Farm Claims
PO Box 106169
Atlanta GA 30348-6169

RE: Claim Number: 24-8432-K60
 Date of Incident: April 13, 2019
 Policy Number: 24BLU2549
 Insured: Eric Cooley

Dear Eric Cooley:

Thank you for the opportunity to review your Homeowners claim. We have completed our evaluation of your claim and have determined your loss does not exceed your \$1,216.00 deductible. Therefore, we are unable to make a payment on this claim. Please see the enclosed estimate of damages for your personal records.

While State Farm® has inspected your residence, an inspection of the interior of your home did not occur. You advised that there was no interior damage in your home and, thus, no reason for State Farm to inspect the interior. If you become aware of interior damage you believe may relate to this loss, or would want State Farm to inspect the interior of your home, please contact me as soon as possible to schedule an inspection.

If you have any questions or need assistance, please call us at (844) 458-4300 Ext. 2534394588.

Sincerely,

Chris Bates
Claim Specialist
(844) 458-4300 Ext. 2534394588
Fax 844-236-3646
State Farm Fire and Casualty Company

Enclosure: Estimate



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel F = Factored In, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50
Less Non - recoverable Depreciation (Including Taxes) [7]	
Subtotal	312.50
General Contractor O&P on Depreciation	166.50
Less General Contractor O&P on Non - recoverable Depreciation	
Subtotal	
Total Maximum Additional Amounts Available If Incurred [8]	
Total Amount of Claim If Incurred [9]	

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

1. **Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
2. **General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
3. **Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
4. **Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
5. **Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
7. **Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
8. **Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
9. **Total Amount of Claim if Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

State Farm

COOLEY, ERIC

24-8432-K60

Insured: COOLEY, ERIC
 Property: [REDACTED]
 Cellular: [REDACTED]
 Type of Loss: Wind Damage
 Deductible: \$1,216.00
 Date of Loss: 4/13/2019
 Date Inspected: 4/15/2019

Estimate: 24-8432-K60
 Claim Number: 248432K60
 Policy Number: 24-BL-U254-9
 Price List: MSJA28_APR19
 Restoration/Service/Remodel

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	1,074.96
Contractor Sales Tax	16.62
Replacement Cost Value	1,091.58
Less Deductible	(1,216.00)
Replacement Cost Value Total	(124.42)
Net Payment	\$0.00

Bates,Chris

844-458-4300 x 2534394588

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
 LIMITS OF YOUR POLICY.**

State Farm

COOLEY, ERIC

24-8432-K60

0.00 SF Walls

0.00 SF Ceiling

0.00 SF Walls & Ceiling

0.00 SF Floor

0.00 SF Short Wall

0.00 LF Floor Perimeter

0.00 SF Long Wall

0.00 LF Ceil. Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
* 8. General Demolition (Bid Item)PER RAYMAND KEMPER TREE SERVICE	1.00 EA	600.00 *EN	0.00	600.00

Totals: Tree removal			0.00	600.00
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Area Totals: Main Level

645.84 Exterior Wall Area

3,595.89 Surface Area

35.96 Number of Squares

557.56 Total Perimeter Length

127.02 Total Ridge Length

Total: Main Level			6.36	788.13
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Area Totals: SKETCH2

645.84 Exterior Wall Area

3,595.89 Surface Area

35.96 Number of Squares

557.56 Total Perimeter Length

127.02 Total Ridge Length

Total: SKETCH2			6.36	788.13
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Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV
3. Roofing labor minimum	1.00 EA	142.42	4.98	147.40
7. Gutter labor minimum	1.00 EA	150.77	5.28	156.05
Totals: Labor Minimums Applied			10.26	303.45

Line Item Totals: 24-8432-K60			16.62	1,091.58
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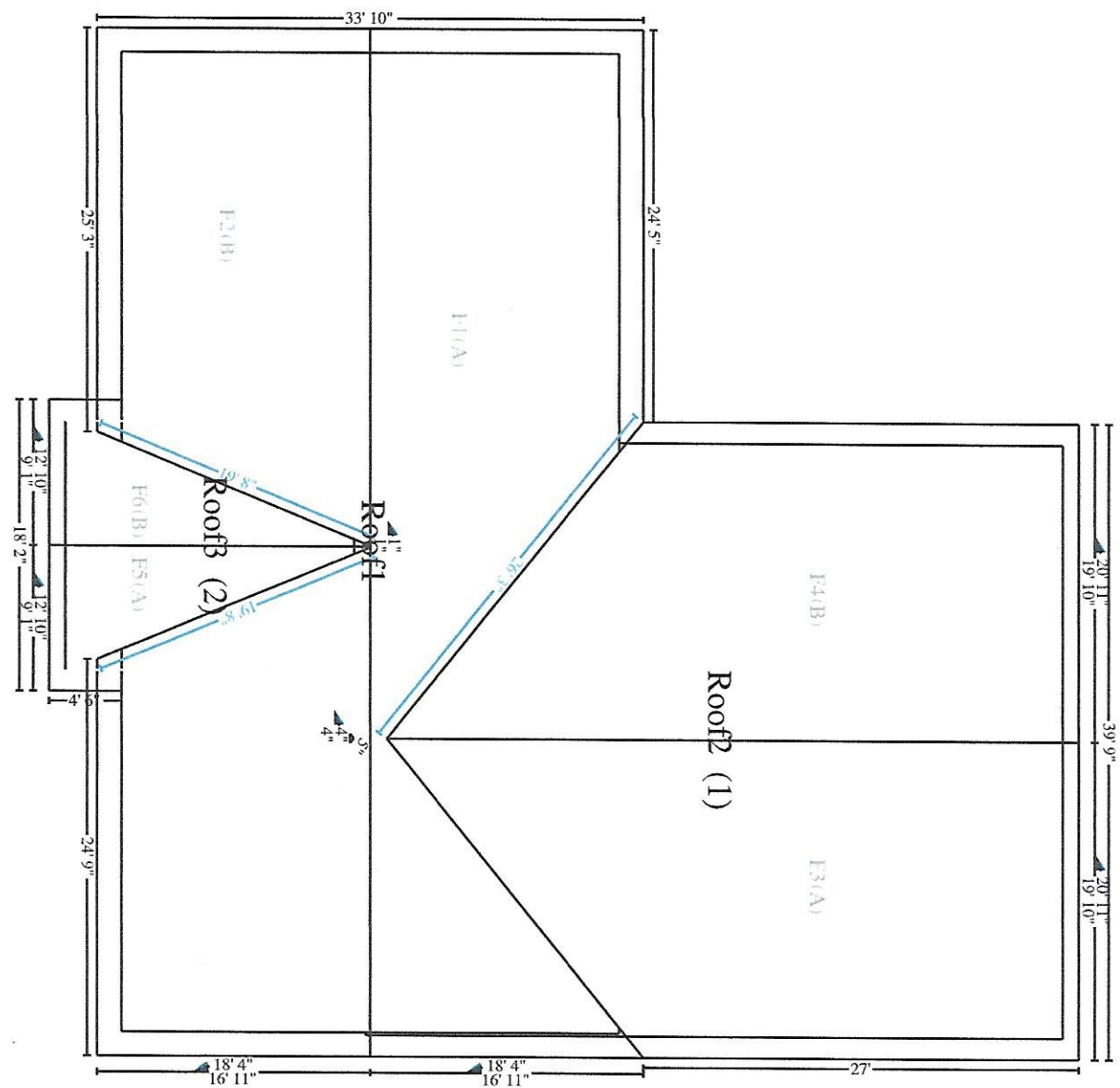
State Farm

COOLEY, ERIC

24-8432-K60

Grand Total Areas:

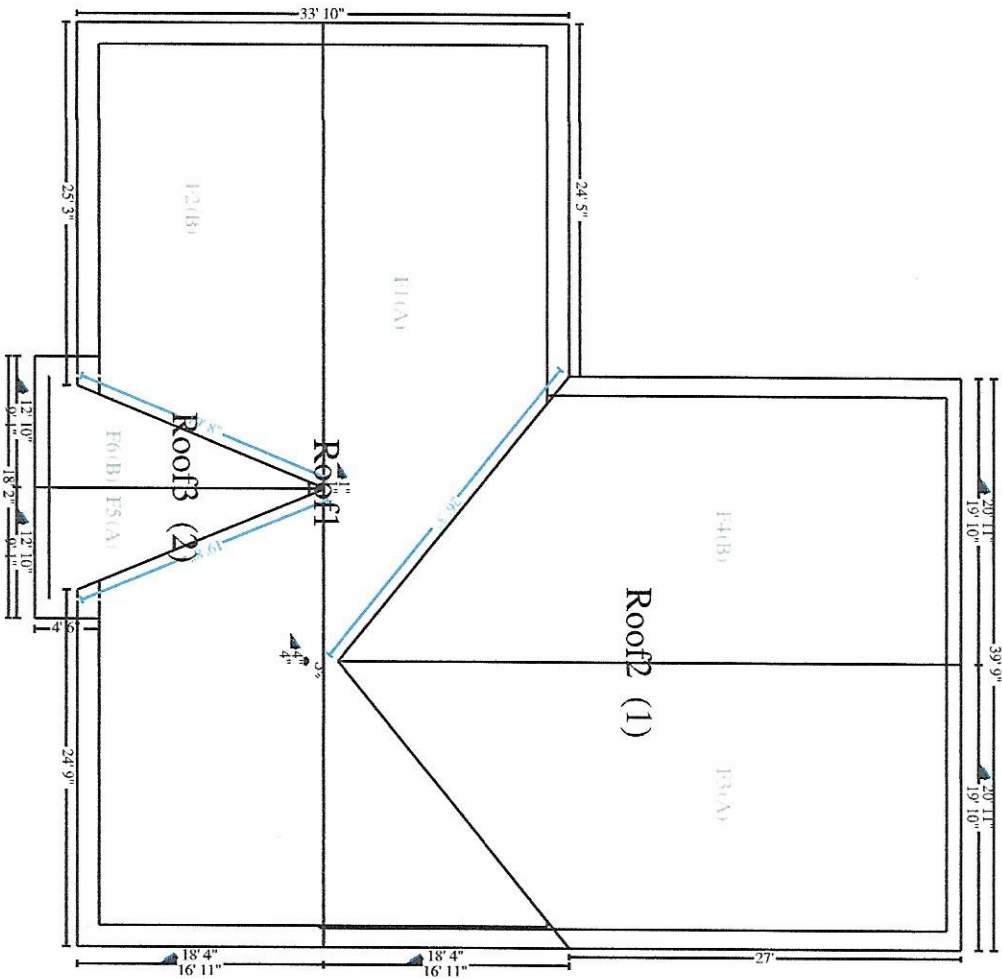
551.66 SF Walls	202.28 SF Ceiling	753.95 SF Walls and Ceiling
202.28 SF Floor		68.96 LF Floor Perimeter
		68.96 LF Ceil. Perimeter
202.28 Floor Area	225.06 Total Area	588.66 Interior Wall Area
1,897.68 Exterior Wall Area	67.33 Exterior Perimeter of Walls	
7,191.78 Surface Area	71.92 Number of Squares	1,115.11 Total Perimeter Length
254.04 Total Ridge Length		



Irwin - 071

Main Level

Date: 4/15/2019 3:46 PM

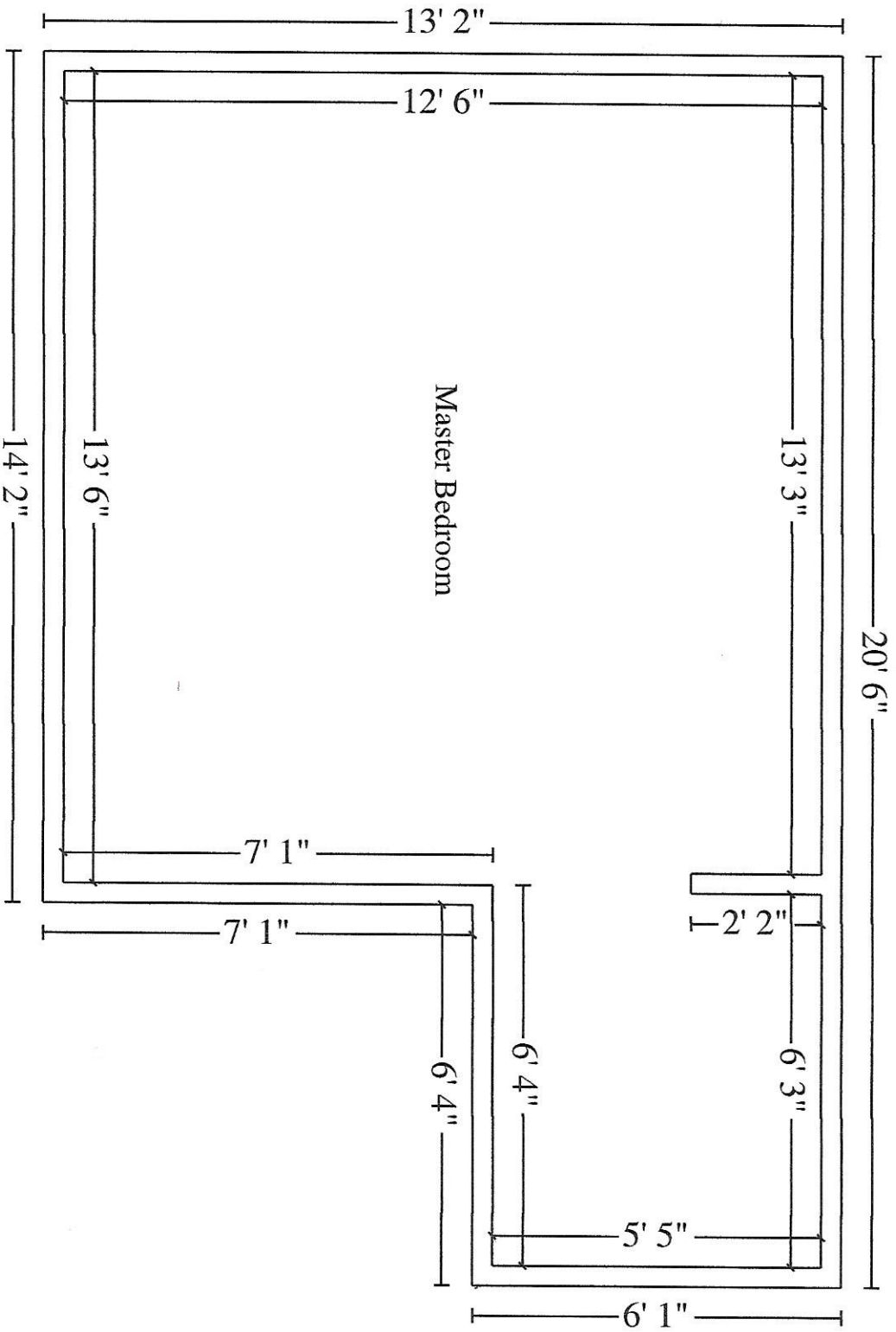


Irwin - 072



Main Level

Date: 4/15/2019 3:46 PM



Irwin - 073

Interior



**Complete Adjusting Services, LLC**

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Insured: Eric Cooley
Property: [REDACTED]

Home: [REDACTED]
E-mail: [REDACTED]

Claim Rep.: Jessica O'Dell
Position: Public Insurance Adjuster
Company: Complete Adjusting Services LLC

Business: (844) 777-9141
E-mail: jo@cas.claims

Estimator: Mario R Barrilleaux
Position: Public Insurance Adjuster
Company: Complete Adjusting Services LLC
Business: 37459 Ultima Plaza Ste 253B
Prairieville, LA 70769

Business: (844) 777-9141
E-mail: mb@cas.claims

Reference: Mario Barrilleaux
Position: Public Insurance Adjuster
Company: Complete Adjusting Services, LLC
Business: 16094 Hwy 73 Ste 205
Prairieville, LA 70769

Business: (844) 777-9141
E-mail: office@cas.claims

Claim Number: 24-8432-K60**Policy Number:** 24-BL-U254-9**Type of Loss:** Wind Damage

Date of Loss: 4/13/2019 12:00 AM
Date Inspected: 7/31/2020 12:00 AM

Date Received: 7/31/2020 12:00 AM
Date Entered: 8/5/2020 12:28 PM

Price List: MSJA8X_AUG20
Restoration/Service/Remodel
Estimate: COOLEY_08052020

Please be advised, insurance proceeds are paid upon the premise that if a cost would be incurred, then a cost would be owed. More specifically, items such as permits, re-nailing of the deck, OSHA safety standards, or any similar items do not qualify as "Cost Incurred" items. Simple, effective example. Insured location burns down. Insured decides not to rebuild, for whatever reason. Because the insured has decided not to rebuild, does this mean the carrier gets to keep the money? Of course not. These are items that are requirements. They are not "upgrades" or "Building Law or Ordinance." The insured is not building a new structure, they are putting back what was there, what has already been permitted at one time, nailed at one time, and installed at one time... While it may be very profitable to do it the way I am seeing it done, it is incorrect, and a misrepresentation of the policy and the coverage available.

Insurer shall confirm the accuracy and completeness of any and all information and documentation provided to **Public Adjuster/Policy Holder** and any and all forms or other documents signed and/or provided to the insured for purposes of adjusting through the preparation and submission of a claim for loss, damage, and recovery under this insurance policy.

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COOLEY_08052020**Roof**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Roofer - per hour	8.00 HR	100.37	67.45	160.60	1,031.01	(128.87)	902.14
Labor required to protect plants, shrubs, yard, building, and contents from reroofing construction, as well as the additional time to run magnet to ensure that all loose nails have been picked up to prevent the liability of a person stepping on a nail.							
2. Tear off composition shingles (no haul off)	37.21 SQ	75.28	235.30	560.24	3,596.71	(0.00)	3,596.71
LAMINATED SHINGLE MATERIAL							

The appropriate tradesmen labor is roofing, not temporary labor. I am not aware of a licensed residential or commercial Louisiana contractor in Louisiana which is properly insured with general liability and workers compensation, which uses a demolition crew for removing roofs. Contractors use roofers for removing the roofing system. Insurance companies that insure contractors and sub-contractors expect trained and skilled labor trades to complete the work properly and safely within that labor rate, such as roofing, HVAC, electrical, siding, insulation, plumbing, etc. OSHA also requires that roofers be trained in their trade, as well as trained and utilizes fall arrest systems.

Note: There is no union labor rates in the area that I am aware of.

2015 IRC 903.1 General

Roof decks shall be covered with approved roof coverings secured to the building or structure in accordance with the provisions of this chapter. Roof assemblies shall be designed and installed in accordance with this code and the approved manufacturer's instructions such that the roof assembly shall serve to protect the building or structure.

3. Laminated - comp. shingle rfg. - w/out felt	43.67 SQ	179.08	656.92	1,564.08	10,041.42	(1,255.17)	8,786.25
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High Wind Roof Installation have been determined by the American Society of Civil Engineers (ASCE) as the reference for the International Residential Code (IRC) which has been adopted by the State of Louisiana. The Louisiana residential code was retained the 110 MPH contour from the 2003 IRC. Per IRC R905.2.4.1 Wind resistance of asphalt shingles in wind zones greater than 110 mph require ASTM D3161 Class F as acceptable with SPECIAL FASTENER methods of six nails per shingle or per manufacture specifications regarding high wind.

Waste is factored in, then rounded up

R905.1 Roof Covering Application

Roof coverings shall be applied in accordance with the applicable provisions of this section and the manufacturer's installation instructions. Unless otherwise specified in this section, roof coverings shall be installed to resist the component and cladding loads specified in Table R301.2(2), adjusted for height and exposure in accordance with Table R301.2(3).

4. High Wind Nailing*	43.50 SF	0.36	1.32	3.14	20.12	(2.52)	17.60
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CONTINUED - Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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High Wind Nailing Per IRC R905.2.4.1 Asphalt Shingles, are to be wind resistant. Per IRC R905.2.2.5 Fasteners for Asphalt Shingles, IRC R905.2.6 Attachment and ASTM D 3161 it requires the shingles be applied with six nails in lieu of the normal three in zones greater than 110 and that those fasteners shall be 12 gauge galvanized steel. The Louisiana Residential Code shows the loss location is in a high wind zone, thus additional nailing is required. Corrosive resistant hot dipped galvanized nails in coastal areas have a much longer life span than electroplated galvanized products.

Three nails per shingle averages out to 320 nails per square. High-wind areas requires six nails per shingles, which averages out to 640 nails per square. Approximately 140 of these nails make a pound, thus high wind roofing requires 4.6 pounds per square.

Lowes sells their roofing Grip-Rite 12- Gauge Hot-Dipped Galvanized Steel Exterior Box Nails (5lbs, 653 nails per box) for \$21.55 plus tax.

Cost of just the nails per square foot is \$0.20. Credit for nails included in shingles costs will be offset for the increased cost of nails for ridge, hip, and flashing nailing.

Costs adjusted accordingly to Xactimate rate.

5. Roofing felt - synthetic underlayment	43.50 SQ	33.90	123.88	294.94	1,893.47	(236.68)	1,656.79
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n lieu of tarping the roof overnight to prevent water intrusion from rain or high humidity /atmospheric conditions, synthetic underlayment is laid down. Use of synthetic underlayment is much less expensive than using felt and tarping or polyethylene plastic visqueen by about \$2,000.00.

Per IRC R905.3.3.3 Underlayment in high wind areas of over 110 mph should also be applied with corrosive resistant fasteners and applied 36 inches on center along the overlap.

Per IRC 905.2.7 Underlayment application, underlayment end laps shall be offset by 6 feet. Thus additional waste added of 10%.

R905.2.2 Slope

Asphalt shingles shall be used only on roof slopes of two units vertical in 12 units horizontal (2:12) or greater. For roof slopes from two units vertical in 12 units horizontal (2:12) up to four units vertical in 12 units horizontal (4:12), double underlayment application is required in accordance with Section R905.1.1.

6. Asphalt starter - laminated double layer	286.14 LF	3.90	93.74	223.20	1,432.89	(179.11)	1,253.78
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IRC R905.1 Roof covering application requires roof coverings shall be applied in accordance with the applicable provisions of the IRC section and the manufacture's installation instructions. GAF roofing materials require proper starter stripe.

Wind rated laminate shingles require wind rated laminate starter strip in wind rated zones.

1504.1 Wind Resistance of Roofs

Roof decks and roof coverings shall be designed for wind loads in accordance with Chapter 16 and Sections 1504.2, 1504.3 and 1504.4.

1504.1.1 Wind Resistance of Asphalt Shingles

Asphalt shingles shall be tested in accordance with ASTM D7158. Asphalt shingles shall meet the classification requirements of Table 1504.1.1 for the appropriate maximum basic wind speed. Asphalt shingle packaging shall bear a label to indicate compliance with ASTM D7158 and the required classification in Table 1504.1.1.

7. R&R Ridge cap - Standard profile - composition shingles	132.00 LF	6.50	72.08	171.60	1,101.68	(95.34)	1,006.34
8. R&R Drip edge	286.14 LF	2.57	61.77	147.08	944.23	(87.72)	856.51

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CONTINUED - Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Required by IRC R905.2.8.1 Base flashing (drip edge), should also be corrosion resistant metal. Waste added as code requires lapping over from one run to the other. Roofing labor required.							
R905.2.8.5 Drip Edge A drip edge shall be provided at eaves and rake edges of shingle roofs. Adjacent segments of drip edge shall be overlapped not less than 2 inches (51 mm). Drip edges shall extend not less than 1/4 inch (6.4 mm) below the roof sheathing and extend up back onto the roof deck not less than 2 inches (51 mm). Drip edges shall be mechanically fastened to the roof deck at not more than 12 inches (305 mm) o.c. with fasteners as specified in Section R905.2.5. Underlayment shall be installed over the drip edge along eaves and under the drip edge along rake edges							
ROOF VENT COMPONENTS							
IRC R806.2 Minimum Vent Area : The minimum net free ventilating area shall be 1/150 of the area of the vented space.							
9. R&R Continuous ridge vent - shingle-over style	132.00 LF	8.77	97.25	231.52	1,486.41	(149.79)	1,336.62
Totals: Roof			1,409.71	3,356.40	21,547.94	2,135.20	19,412.74

Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SHEATHING AND STARTING CONSIDERATIONS							
10. R&R Sheathing - plywood - 5/8" - treated	750.00 SF	4.32	272.16	648.00	4,160.16	(385.20)	3,774.96



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CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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IRC R908.3.1.1 Roof Re-Cover Not Allowed

A roof re-cover shall not be permitted where any of the following conditions occur: 1. Where the existing roof or roof covering is water soaked or has deteriorated to the point that the existing roof or roof covering is not adequate as a base for additional roofing.

IRC R905.2.1. Sheathing Requirements for Asphalt Shingles require shingles be applied over a solid, continuous-decked material. Deck construction should be wolmanized plywood or C-D Exposure 1 plywood (CDX), with a thickness of 7/16 ro 5/8 of an inch think. IRC further states in section 1609.5.1 that the deck must be designed and installed in accordance with ASCE 7.

Section R802 Wood Roof Framing

R802.1.5 Fire-Retardant-Treated Wood

Fire-retardant-treated wood (FRTW) is any wood product that, when impregnated with chemicals by a pressure process or other means during manufacture, shall have, when tested in accordance with ASTM E84 or UL 723, a listed flame spread index of 25 or less and shows no evidence of significant progressive combustion where the test is continued for an additional 20-minute period. In addition, the flame front shall not progress more than 10.5 feet (3200 mm) beyond the center line of the burners at any time during the test.

R802.1.5.10 Moisture Content

Fire-retardant-treated wood shall be dried to a moisture content of 19 percent or less for lumber and 15 percent or less for wood structural panels before use. For wood kiln dried after treatment (KDAT) the kiln temperatures shall not exceed those used in kiln drying the lumber and plywood submitted for the tests described in Section R802.1.5.6 for plywood and R802.1.5.7 for lumber.

Section R803 Roof Sheathing

R803.1 Lumber Sheathing

Allowable spans for lumber used as roof sheathing shall conform to Table R803.1. Spaced lumber sheathing for wood shingle and shake roofing shall conform to the requirements of Sections R905.7 and R905.8. Spaced lumber sheathing is not allowed in Seismic Design Category D2.

TABLE R803.1 MINIMUM THICKNESS OF LUMBER ROOF SHEATHING

MINIMUM NET THICKNESS (inches) 5/8

R803.2.1.2 Fire-Retardant-Treated Plywood

The allowable unit stresses for fire-retardant-treated plywood, including fastener values, shall be developed from an approved method of investigation that considers the effects of anticipated temperature and humidity to which the fire-retardant-treated plywood will be subjected, the type of treatment and redrying process. The fire-retardant-treated plywood shall be graded by an approved agency.

Roofing labor required.

Rona

Fire-Resistant Treated Plywood - 5/8" x 4' x 8'

Article #5120059 Item #000320043 Model #801821301 Format 5/8"x4'x96"

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CONTINUED - Roof Decking

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
\$71.99 per sheet \$2.25 per SF							
https://www.rona.ca/en/plywood---standard-plywood							
11. Moisture protection - vapor barrier seam tape	3,400.00 SF	0.22	62.83	149.60	960.43	(800.36)	160.07
Re-roofing requires that any pre-existing tape sealing, nail holes or gaps are resealed to avoid water intrusion. Roofing labor required.							
IBC 1503.2 Flashing Flashing shall be installed in such a manner so as to prevent moisture entering the wall and roof through joints in copings, <u>through moisture-permeable materials</u> and at intersections with parapet walls and <u>other penetrations through the roof plane.</u>							
Section R906 ROOF INSULATION R906.1 General The use of above-deck thermal insulation shall be permitted provided such insulation is covered with an approved roof covering and complies with FM 4450 or UL 1256.							
12. Sheathing - additional cost for H-clips	3,400.00 SF	0.07	19.99	47.60	305.59	(38.20)	267.39
Totals: Roof Decking			354.98	845.20	5,426.18	1,223.76	4,202.42

Soffit,Fascia and Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. Prime & paint exterior fascia - wood, 4"- 6" wide	289.00 LF	1.33	32.29	76.88	493.54	(137.09)	356.45
14. Prime & paint exterior soffit - wood	289.00 SF	1.75	42.48	101.16	649.39	(180.38)	469.01
15. Prime & paint gutter / downspout	165.00 LF	1.31	18.16	43.24	277.55	(0.00)	277.55
16. R&R Drip edge/gutter apron	165.00 LF	1.92	26.60	63.36	406.76	(0.00)	406.76
17. Gutter / downspout - Detach & reset	165.00 LF	2.51	34.79	82.84	531.78	(0.00)	531.78
Totals: Soffit,Fascia and Gutters			154.32	367.48	2,359.02	317.47	2,041.55

Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
18. Telehandler/forklift and operator	32.00 HR	118.32	318.05	757.24	4,861.53	(0.00)	4,861.53
Off loading damaged material, then loading new material. Minimum of four days, could be as high as six days.							
Bid Item							
19. Siding Repair	1.00 EA	2,100.00	147.00	0.00	2,247.00	(0.00)	2,247.00
Siding along back area needs to be replaced. where the tree fell on it. 15x8 repair and repaint.							
20. HVAC	1.00 EA	625.00	43.75	0.00	668.75	(0.00)	668.75
HVAC main unit has been compromised. The copper line is crimped and needs to be replaced and unit needs to be serviced.							
Totals: Exterior			508.80	757.24	7,777.28	0.00	7,777.28

General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
General							
21. Taxes, permits & fees (Bid Item)*	450.00 EA	1.00	37.80	90.00	577.80	(0.00)	577.80
Permits:							
For valuations greater than \$100,000.00 through \$500,000.00, the fee shall be \$300 plus \$2 per thousand above \$100,000.00							
TOTAL:							
This does not include time needed to drive to permit office, fill out applications, obtain permits, and have inspections completed.							
22. Builders risk insurance (Bid Item)*	418.00 EA	1.00	35.11	83.60	536.71	(0.00)	536.71



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CONTINUED - General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Builders Risk is not included in O&P per the Xactimate White Sheet and is calculated by insurance agents at 1.5%-1.9% of the cost of the construction project.							
This does not include workers compensation or general liability, which are not job specific and are included within the CG O&P.							
Builders risk insurance is common for individual construction projects and furthermore may be required by some jurisdiction before a permit can be issued. Builders Risk Insurance protects the insurable interest of the materials used, equipment used, and fixtures utilized for renovation and/or construction projects. Insurance companies sell this insurance, as it's a means for other insurance companies to subrogate if the risk is damaged during such renovation. Example, if a contractor's air mover was to catch on fire and damage the risk, the insurance company for the damaged property would subrogate those damages sustained to the contractor's builders risk insurance company.							
Builders risk insurance is job specific, that is owed in this appraisal as a job specific overhead line item per Xactware whitepaper on overhead and profit, and should estimate accordingly with a line item. General liability and Workers Compensation is something the General Contractor uses on all jobs throughout the year, thus is not job specific and is part of the general contractors "general overhead".							
Furthermore, it's hard to conceptualize an insurance carrier, adjuster, or appraiser not wanting to allow for insurance on the renovation, incase the insurance companies risk is damaged by the contractor. Many contractors do not have the capital or on-hand funds to address a potential large loss, such as a fire, thus its reasonable for an insured and a insurance company to want the contractor to have builder's risk.							
<i>"Job-Related Overhead expenses in an Xactimate estimate--Job Related Overhead expenses should be added as separate line items to the Xactimate estimate. This is done within the Line Item Entry window of an Xactimate estimate by selecting the proper price list items, or creating your own miscellaneous items."</i>							
23. Temporary toilet - Minimum rental charge	1.00	MO	350.00	29.40	70.00	449.40	(0.00) 449.40



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CONTINUED - General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SANITATION - TEMPORARY PORTAPOTTY							
Federal Law 1910.141(c)(1)(i)							
Except as otherwise indicated in this paragraph (c)(1)(i), toilet facilities, in toilet rooms separate for each sex, shall be provided in all places of employment in accordance with table J-1 of this section. The number of facilities to be provided for each sex shall be based on the number of employees of that sex for whom the facilities are furnished. Where toilet rooms will be occupied by no more than one person at a time, can be locked from the inside, and contain at least one water closet, separate toilet rooms for each sex need not be provided. Where such single-occupancy rooms have more than one toilet facility, only one such facility in each toilet room shall be counted for the purpose of table J-1.							
1 Water Closet for 1-15 employees							
2 Water Closets for 16-35 employees							
3 Water Closets for 35-55 employees							
4 Water Closets for 56-80 employees							
5 Water Closets for 81-110 employees							
6 Water Closets for 111-150 employees							
1926.51(c)(1)							
Toilets shall be provided for employees according to the following table: 1 toilet per 20 employees.							
1926.51(c)(2)							
Under temporary field conditions, provisions shall be made to assure not less than one toilet facility is available.							
1926.51(c)(3)							
Job sites, not provided with a sanitary sewer, shall be provided with one of the following toilet facilities unless prohibited by local codes:							
24. Residential Supervision / Project	8.00 HR	57.19	38.44	91.50	587.46	(0.00)	587.46
Management - per hour							



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CONTINUED - General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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20 days is expected for exterior repairs, and 90 days for interior repairs. Mitigation, remediation, restoration, and overall construction for this job is to be completed within compliance with Louisiana State Law, Parish code, applicable International Code Council codes, IICRC standards, and Federal OSHA laws and EPA regulations.

Project managers scope the loss; create their own estimate of the job independently; meet with insured to sign a contract, collect deductibles; meet with adjuster and/or public adjuster for an inspection; obtain permits, which includes travel time; order, pick up, and inspect materials; hire, coordinate, and meet with different trade sub-contractors; must create/maintain project schedules; inspect and supervise over job site throughout the entirety of the construction; submit documents to mortgage company for money draws; meet with inspectors; ensure OSHA requirements are being met; ensured that International Residential (IRC), Building (IBC), Fire (IRC), Energy Conservation (IECC), Plumbing (IPC), Mechanical (IMC), Existing Building (IEBC), Property Maintenance (IPMC) Codes are being adhered to; that all federal laws, state laws, and city/county codes are being adhered to; complete final punch out list; conduct final walk through with insured, claims adjuster, and/or public adjuster; submit supplements; create final invoice; collect payment; and many other supervisory and project management duties not listed.

FALL PROTECTION SUPERVISION REQUIRED

OSH Act - Public Law 91-596 requires all private sector employers (general contractors and sub-contractors) comply with OSHA rules and regulations in all fifty states. The Code of Federal Regulations (CFR) Title 29 Part 1926 Construction Industry and Title 29 part 1910 General Industry are federal laws that requires certain protocols are in place to prevent work related injuries and illness, particular fall hazards which are the leading cause of injuries and deaths on construction sites.

1910.140(c)(13)(ii)

Designed, installed, and used, under the supervision of qualified person, as part of a complete personal fall protection system that maintains a safety factor of at least two.

1910.140(c)(21)

The employer must provide for prompt rescue of each employee in the event of a fall.

1926.502(b)

Provisions shall be made prior to commencement of the project for prompt medical attention in case of serious injury.

1926.502(d)(15)(ii)

under the supervision of a qualified person.

1926.502(h)

"Safety monitoring systems." Safety monitoring systems [See 1926.501(b)(10) & (k)] and their use shall comply with the following provisions:

1926.502(h)(1)

The employer shall designate a competent person to monitor the safety of other employees and the employer shall ensure that the safety monitor complies with the following requirements:

1926.502(h)(1)(i)

The safety monitor shall be competent to recognize fall hazards;

1926.502(h)(1)(iv)

The safety monitor shall be close enough to communicate orally with the employee; and

1926.502(h)(1)(v)



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CONTINUED - General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.							
1926.502(k)(1) The fall protection plan shall be prepared by a qualified person and developed specifically for the site where the leading edge work, precast concrete work, or residential construction work is being performed and the plan must be maintained up to date.							
1926.502(k)(4) The implementation of the fall protection plan shall be under the supervision of a competent person.							
25. Dumpster load - Approx. 20 yards, 4 tons of debris Safety Regulations	1.00 EA	634.35	53.28	126.88	814.51	(0.00)	814.51
26. Fall protection harness and lanyard - per day	2.00 DA	8.00	1.34	3.20	20.54	(0.00)	20.54



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CONTINUED - General and Safety

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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OSH Act - Public Law 91-596 requires all private sector employers (general contractors and sub-contractors) comply with OSHA rules and regulations in all fifty states. The Code of Federal Regulations (CFR) Title 29 Part 1926 Construction Industry and Title 29 part 1910 General Industry are federal laws that requires certain protocols are in place to prevent work related injuries and illness, particular fall hazards which are the leading cause of injuries and deaths on construction sites.

29 CFR 1926 Subpart M requires that employers protect workers exposed to falls six feet or more above the lower level (1926.502d16iii). This particular job has a roof that is well six feet, thus requires either protected scaffolding, guard rails, safety net systems, and/or fall personal fall arrest systems (PFAS) be put in place (1926.502). PFAS Personal Fall Arrest System includes an approved anchor (rated 5000lbs), harness, lifeline, carabiner, D-ring, etc (1910.140 & 1926.502d15), and appears to be the least expensive option for this particular construction.

Each construction site requires a supervisor to access and determine if hazards are present, create a safety protocol, ensure that all employees are properly trained in utilizing the personal protection equipment, and to ensure fall protection equipment is used and maintained correctly (1926.502d20 and 1910.132(d)). OSHA also requires that employers utilize warning signs for falling debris and worksite safety (29 CFR 1926.59 and 1910.1200/1910.1200). As this is a residential project, a residential project manager is required.

1926.501 Duty to have fall protection
1926.502 Fall Protection Systems criteria and practices
1926.503 Fall protection training requirements
1910.140 Supervision
1926.1053 Ladder safety
1926.1060 Ladder training requirements
1926.100 Head Protection
1926.102 Ear and eye protection
1910.132 Personal Protection Equipment
1926.451 General scaffold requirements
1926.20 General Safety and Health Provisions
1926.1200 Hazard Communication

Willful violation ranges from a minimum fine of \$5,000 up to \$70,000 per violation, per person.
Failure to abate OSHA violations are \$7,000 per day if the contractor does not correct the violation.
Falsifying or altered documentation that is required by OSHA is \$10,000 and 6 months in jail.
Criminal violations are upwards of \$250,000 to \$500,000, and up to 6 months in jail.

Louisiana Revised Statutes Tit. 23, § 1179. Occupational safety and health program

Joseph SKIDMORE v. TRAVELERS INSURANCE COMPANY 356 F. Supp. 670 (1973) Civ. A. No. 72-1981
United States District Court, E. D. Louisiana discusses OSHA compliance.

Brand Energy Services v. Oregon Occupational Safety And Health Division, Case# A150953, Court of Appeals discusses OSHA fall protection compliance.

27. Anchors*	5.00 EA	50.00	21.00	50.00	321.00	(0.00)	321.00
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Anchor required by OSHA for fall arrest system. \$50 per anchor, for a normal five man crew.

Totals: General and Safety		216.37	515.18	3,307.42	0.00	3,307.42
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Line Item Totals: COOLEY_08052020		2,644.18	5,841.50	40,417.84	3,676.43	36,741.41
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COOLEY_08052020

8/5/2020

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Coverage	Item Total	%	ACV Total	%
Dwelling	37,502.09	92.79%	33,825.66	92.06%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	2,915.75	7.21%	2,915.75	7.94%
Total	40,417.84	100.00%	36,741.41	100.00%

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Summary for Dwelling

Line Item Total	29,207.16
Overhead	2,920.75
Profit	2,920.75
Total Tax	2,453.43
Replacement Cost Value	\$37,502.09
Less Depreciation	(3,676.43)
Actual Cash Value	\$33,825.66
Net Claim	\$33,825.66
Total Recoverable Depreciation	3,676.43
Net Claim if Depreciation is Recovered	\$37,502.09

Mario R Barrilleaux
 Public Insurance Adjuster

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Summary for Contents

Line Item Total	2,725.00
Total Tax	190.75
Replacement Cost Value	\$2,915.75
Net Claim	\$2,915.75

Mario R Barrilleaux
 Public Insurance Adjuster

SUPERVISOR HOURS OSHA CLAUSE:

Requirements of the superintendent to oversee the production of restorations, expedite possible change orders, unforeseen damages, quality assurance inspections and to keep the restorations on a targeted completion date.

Continually monitor safety and well-being of the workers. To answer any questions of building inspectors officials and homeowner when necessary questions arise.

Due to OHSA regulations, a supervisor must be present at all times to oversee fall protection.
 OSHA Fall protection clause: OSHA29 CFR 1926.502 (h)

"Safety monitoring systems." Safety monitoring systems [See 1926.501(b)(10) and 1926.502(k)] and their use shall comply with the following provisions: 1926.502(h)(1)

The employer shall designate a competent person to monitor the safety of other employees and the employer shall ensure that the safety monitor complies with the following requirements: 1926.502(h)(1)(i)

The safety monitor shall be competent to recognize fall hazards; 1926.502(h)(1)(ii)

The safety monitor shall warn the employee when it appears that the employee is unaware of a fall hazard or is acting in an unsafe manner; 1926.502(h)(1)(iii)

The safety monitor shall be on the same walking/working surface and within visual sighting distance of the employee being monitored;

Supervisory hours needed as an on-site supervisor will be required to oversee all employees and sub-contractors that enter the job site to make sure they adhere to OSHA standards and regulations. Due to the nature of the work being performed for an HOA, special consideration should be made to allow for strict adherence to OSHA standards and regulations. 1926.502(h)(1)(iv)

The safety monitor shall be close enough to communicate orally with the employee; and
 1926.502(h)(1)(v)

The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.



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FALL PROTECTION OSHA CLAUSE:

Due to the roof elevations with steep slopes, requirements for ropes and harnesses are required for the safety of our work force.

As per OSHA requirements any work conducted over 6 feet high the workers must be in compliance with fall protection at all times.

1926.501(b)(1) "Unprotected sides and edges." Each employee on a walking/working surface (horizontal and vertical surface) with an unprotected side or edge which is 6 feet (1.8 m) or more above a lower level shall be protected from falling by the use of guardrail systems, safety net systems, or personal fall arrest systems.

1926.501(b)(2) "Leading edges." 1926.501(b)(2)(i) Each employee who is constructing a leading edge 6 feet (1.8 m) or more above lower levels shall be protected from falling by guardrail systems, safety net systems, or personal fall arrest systems. Exception: When the employer can demonstrate that it is infeasible or creates a greater hazard to use these systems, the employer shall develop and implement a fall protection plan which meets the requirements of paragraph (k) of 1926.502.

Note: There is a presumption that it is feasible and will not create a greater hazard to implement at least one of the above-listed fall protection systems. Accordingly, the employer has the burden of establishing that it is appropriate to implement a fall protection plan which complies with 1926.502(k) for a particular workplace situation, in lieu of implementing any of those systems.

1926.501(b)(2)(ii) Each employee on a walking/working surface 6 feet (1.8 m) or more above a lower level where leading edges are under construction, but who is not engaged in the leading edge work, shall be protected from falling by a guardrail system, safety net system, or personal fall arrest system. If a guardrail system is chosen to provide the fall protection, and a controlled access zone has already been established for leading edge work, the control line may be used in lieu of a guardrail along the edge that parallels the leading edge.

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Insured: Cooley, Eric

Home: [REDACTED]

Property: [REDACTED]

E-mail: [REDACTED]

Claim Rep.: Jessica O'Dell

Business: (844) 777-9141

Position: Public Insurance Adjuster

E-mail: jo@cas.claims

Company: Complete Adjusting Services LLC

Estimator: Mario R Barrilleaux

Business: (844) 777-9141

Position: Public Insurance Adjuster

E-mail: mb@cas.claims

Company: Complete Adjusting Services LLC

Business: 37459 Ultima Plaza Ste 253B
Prairieville, LA 70769

Reference: Mario Barrilleaux

Business: (844) 777-9141

Position: Public Insurance Adjuster

E-mail: office@cas.claims

Company: Complete Adjusting Services, LLC

Business: 16094 Hwy 73 Ste 205
Prairieville, LA 70769**Claim Number:** 24-8432-K60**Policy Number:** 24-BL-U254-9**Type of Loss:** Wind Damage

Date of Loss: 4/13/2019 12:00 AM

Date Received: 7/31/2020 12:00 AM

Date Inspected: 7/31/2020 12:00 AM

Date Entered: 8/5/2020 12:28 PM

Price List: MSJA8X_AUG20

Restoration/Service/Remodel

Estimate: COOLEY_08052020

Please be advised, insurance proceeds are paid upon the premise that if a cost would be incurred, then a cost would be owed. More specifically, items such as permits, re-nailing of the deck, OSHA safety standards, or any similar items do not qualify as "Cost Incurred" items. Simple, effective example. Insured location burns down. Insured decides not to rebuild, for whatever reason. Because the insured has decided not to rebuild, does this mean the carrier gets to keep the money? Of course not. These are items that are requirements. They are not "upgrades" or "Building Law or Ordinance." The insured is not building a new structure, they are putting back what was there, what has already been permitted at one time, nailed at one time, and installed at one time... While it may be very profitable to do it the way I am seeing it done, it is incorrect, and a misrepresentation of the policy and the coverage available.

Insurer shall confirm the accuracy and completeness of any and all information and documentation provided to **Public Adjuster/Policy Holder** and any and all forms or other documents signed and/or provided to the insured for purposes of adjusting through the preparation and submission of a claim for loss, damage, and recovery under this insurance policy.



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GREEN'S LAWN CARE
MOWING TRIMMING EDGING CLEAN-UP
117 CAN ROCK RD. • VICKSBURG, MS 39183
601-218-9777

☒ INVOICE
☐ QUOTE

Name: Eric Cooley
Address: 708 Lake Forest Vicksburg, MS 39183
Phone: _____

OUTDOOR SERVICES

<input type="checkbox"/> MONTHLY SERVICE (____) WEEKS	
<input type="checkbox"/> MONTHS OF	
ROUTINE LAWN SERVICE	
WEED REMOVAL	
EDGING	
TRIMMING	
RESEEDING	
FERTILIZER PRODUCTS	
CHIPPING & MULCH SERVICE	
COMPOST CLEAN-UP	
OTHER: <u>Removed 5 Stumps</u>	<u>\$720.00</u>

Feel free to call if you have any questions, comments or concerns!

1

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38-20200716_155932

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10 39-20200716_160001

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11 52-IMG_1273 FROM CLIENT



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18 76-20200716_160023

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22 80-20200716_160149

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24 82-20200716_160203

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25 83-20200716_160205

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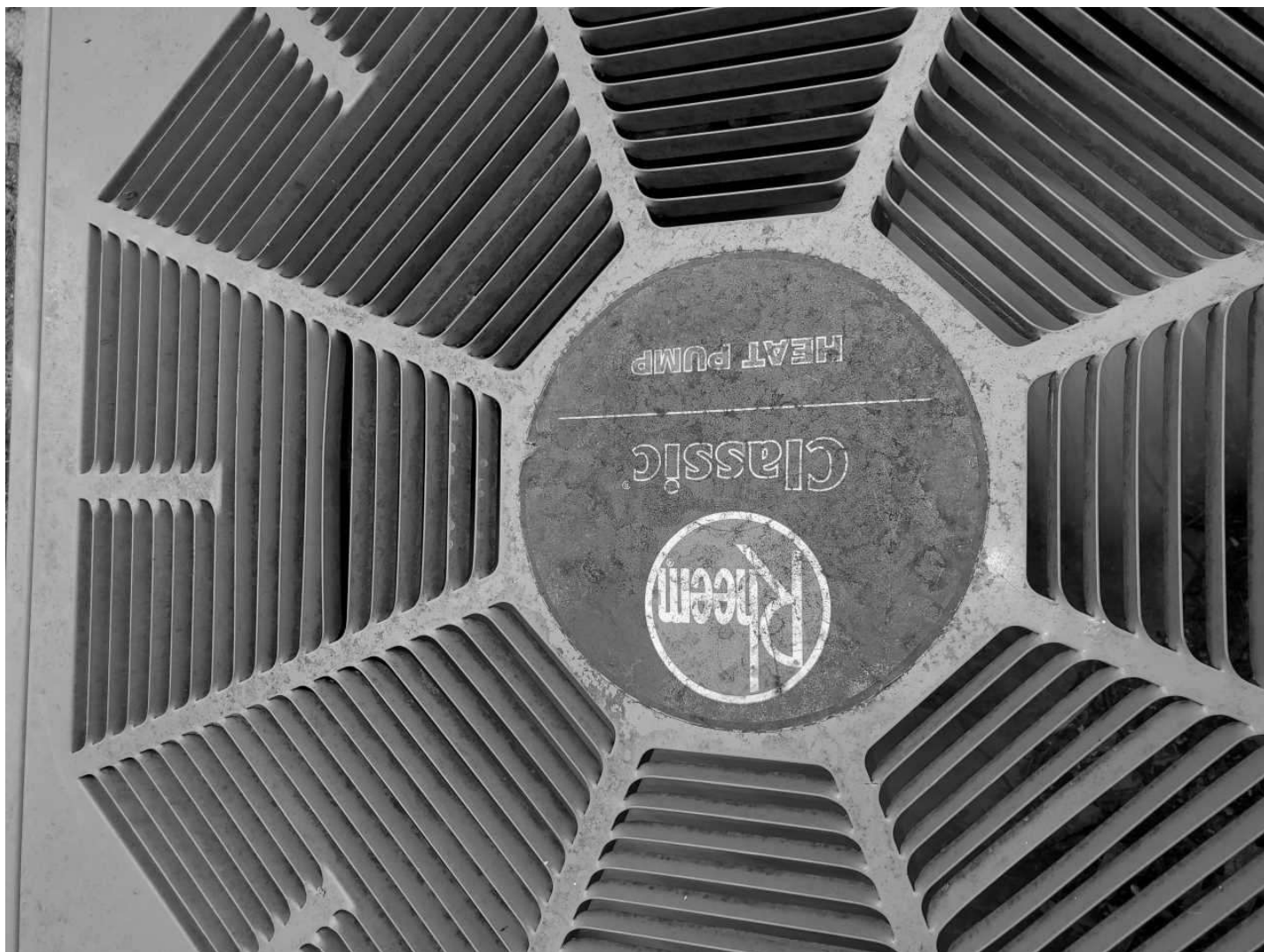
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37 95-20200716_155625

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38 96-20200716_155629

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40 98-20200716_155646

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44 102-20200716_155715

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47 105-20200716_155749

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106-20200716_155752

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107-20200716_155756

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50 108-20200716_155759

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51 109-20200716_155813

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110-20200716_155824

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111-20200716_155856

Date Taken: 7/16/2020



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54

112-20200716_155859

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55 113-20200716_155900

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56

114-20200716_155925

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57

115-20200716_155932

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58

116-20200716_160001

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59

117-20200716_160005

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60 118-20200716_160007

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61 119-20200716_160009

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62 Roof - 120-20200819_184940 Date Taken: 8/19/2020



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63 Roof - 121-20200819_184944 Date Taken: 8/19/2020



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64 Roof - 122-20200819_184948 Date Taken: 8/19/2020



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65 Roof - 123-20200819_184950 Date Taken: 8/19/2020



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66 Roof - 124-20200819_185259 Date Taken: 8/19/2020



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67 Roof - 125-20200819_185303 Date Taken: 8/19/2020



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68 Roof - 126-20200819_185326 Date Taken: 8/19/2020



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69 Roof - 127-20200819_185330 Date Taken: 8/19/2020



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70 Roof - 128-20200819_185332 Date Taken: 8/19/2020



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71 Roof - 129-20200819_185335 Date Taken: 8/19/2020



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72 Roof - 130-20200819_185355 Date Taken: 8/19/2020



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73 Roof - 131-20200819_185821 Date Taken: 8/19/2020



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74 Roof - 132-20200819_185827 Date Taken: 8/19/2020



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75 Roof - 133-20200819_185830 Date Taken: 8/19/2020



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76 Roof - 134-20200819_185842 Date Taken: 8/19/2020



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77 Roof - 135-20200819_185845 Date Taken: 8/19/2020



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78 Roof - 136-20200819_185901 Date Taken: 8/19/2020



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79 Roof - 137-20200819_185911 Date Taken: 8/19/2020



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80 Roof - 138-20200819_185913 Date Taken: 8/19/2020



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81 Roof - 139-20200819_185922 Date Taken: 8/19/2020



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82 Roof - 140-20200819_185931 Date Taken: 8/19/2020



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83 Roof - 141-20200819_185936 Date Taken: 8/19/2020



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84 Roof - 142-20200819_190129 Date Taken: 8/19/2020



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85 Roof - 143-20200819_190133 Date Taken: 8/19/2020